

## A Profile Benton County, Tennessee and its Labor Market Area

#### Introduction

Benton County is located in northwest Tennessee near the Kentucky border. The Tennessee River forms the eastern border of the county. Benton County is approximately 75 miles west of Nashville and 50 miles northeast of Jackson. There are 395 square miles within the county boundaries. Camden is the county seat and largest city.

The Benton County labor market area consists of eight adjacent counties – Carroll, Decatur, Henderson, Henry, Houston, Humphreys, Perry, and Stewart Counties, Tennessee. The labor market area was defined based primarily on commuting patterns data from the 2000 Census.

This report provides a demographic and socioeconomic profile of Benton County, its incorporated places, and the labor market area. The appendix provides a detailed presentation of this information. For comparison, data for the state of Tennessee and the U.S. is included. Graphic illustrations of this information are also provided.

#### **Population**

The population of Benton County reached 16,537 in 2000, an increase of 14 percent since the 1990 Census. Benton County's population grew at a slower rate than the average for the state of Tennessee but faster than the nation.

Incorporated places in Benton County include:

Big Sandy town -519 residents in 2002 Camden city -3,769 residents

The combined population of the Benton County labor market area was 160,398 in 2000, increasing 14 percent since 1990. For comparison, the state of Tennessee experienced a population increase of 17 percent during this time period, and nationally the population increased 13 percent.

The largest county within the boundaries of the labor market area is Henry County with 31,115 residents in 2000, an increase of 12 percent since 1990.

Stewart County was the fastest growing county in the labor market area between 1990 and 2000, experiencing a 30 percent increase in population.

#### Age Distribution

The age distribution of Benton County's residents is skewed to those age 65 and over. This group represented 18 percent of the area's population in 2000, compared with 12 percent for Tennessee and the nation.

In Camden 26 percent of the residents are age 65 and over and 5 percent are at least 85 years of age.

The age distribution of Big Sandy's residents is also skewed to those at least 65 years of age – 21 percent are age 65 and over.

The prime labor force group – ages 25 through 54 – represented 41 percent of Benton County's residents in 2000. This compares with 41 percent for the labor market area and 44 percent for the state and the nation.

#### **Employment**

In 2001 there were an estimated 7,280 full- and part-time jobs in Benton County. Since 1990 employment has increased 11 percent, compared with 24 percent statewide, and 20 percent for the nation.

The manufacturing sector employed almost 1,000 workers in 2001, representing 13 percent of the area's total employment.

Retail trade represented another 14 percent of the total employment in 2001 with 988 employees.

#### Occupation Distribution

A comparison of the occupational distribution of employed residents in Benton County shows that the county has a lower share of its employment in managerial and professional jobs than the average for the state and the nation. According to the 2000 Census, 21 percent of Benton County's employees worked in management and professional occupations. This compares with 22 percent in the labor market area, 30 percent statewide, and 34 percent for the nation. Sales and office occupations were also lower in Benton County than in the comparison areas.

Production occupations represented the largest occupation group in 2000, accounting for 29 percent of all jobs in the county compared with 30 percent in the labor market area, 20 percent in Tennessee, and 15 percent for the nation.

In Camden, management and production occupations each represented 24 percent of the resident's occupations.

Residents in Big Sandy were primarily in production occupations. This occupation group represented 39 percent of all jobs.

#### **Commuting Patterns**

In 2000 an estimated 2,540 Benton County residents commuted to jobs in other counties, while 1,087 residents of other counties came into Benton County for employment. An estimated 1,343 residents, accounting for 53 percent of the outcommuters traveled to Henry and Humphreys Counties for employment opportunities.

An estimated 39 percent of Benton County's resident workers commuted to jobs outside the county.

The primary sources of workers coming into Benton County for jobs are Carroll and Henry Counties. In 2000, 629 residents from these counties came into Benton County for jobs, representing 58 percent of all commuters coming into the county.

An estimated 22 percent of Benton County's workforce comes into the area from other counties.

#### Commuting Characteristics

In 2000, 80 percent of Benton County's commuters drove alone to their place of employment while 14 percent carpooled with other commuters.

Residents of Benton County spent an average of 27 minutes traveling to work in 2000. In the area the average travel time to work was 26 minutes.

Residents of Camden averaged 19 minutes traveling to work in 2000. In Big Sandy, the average travel time to work was 28 minutes.

#### Unemployment

Benton County had an average unemployment rate of 7.2 percent in 2002. The average unemployment rate for all counties in the labor market area was 8.5 percent, 5.1 percent were unemployed statewide, while nationally 5.8 percent of the civilian labor force were unemployed. Over the last decade, annual unemployment rates in Benton County have been higher than the state and national rates.

There were 7,270 persons in Benton County's civilian labor force in 2002. An estimated 520 of these were unemployed and actively seeking work.

In the labor market area there were 72,280 persons in the civilian labor force and 6,150 workers unemployed and actively seeking work.

#### **Income and Earnings**

The per capita income of Benton County residents was \$19,994 in 2001, less than the income of the labor market area (\$20,641), the state of Tennessee (\$26,808), and the U.S. income of \$30,413.

The per capita income of Benton County's residents represented 66 percent of the nation's income in 2001. The income of the labor market area represented 68 percent of the national income.

Measured in constant 1992 dollars, Benton County's per capita income increased 4 percent between 1990 and 2001, compared with 15 percent in the labor market area. During this time, Tennessee's income increased 18 percent, compared with a 15 percent increase for the nation.

Within the labor market area Henry County had the highest per capita income in 2001 at \$22,475.

#### Transfer Payments

Transfer payments are usually thought of as welfare payments but also include social security and other pensions, excluding private pensions.

In Benton County transfer payments represented 29 percent of the area's total personal income in 2000. This compares with 16 percent for the state of Tennessee and 14 percent for the U.S.

Dividends, Interest and Rent

Income in the form of dividends, interest, and rent are generally indicators of wealth.

In 2001 dividends, interest, and rent represented 19 percent of Benton County's total personal income. This compares with 16 percent for the state of Tennessee and 19 percent for the nation.

#### **Poverty**

An estimated 16 percent of the population of Benton County had income below the poverty level in 2000, according to Census estimates. This compares with 14 percent for the labor market area, 14 percent for the state of Tennessee, and 12 percent for the U.S.

Since 1990 the number of persons with income below poverty level has declined. In 1990 an estimated 17 percent of Benton County's residents had income below the poverty level.

In Camden 17 percent of the residents had income below the poverty level, according to 2000 Census estimates. This percentage has decreased since the 1990 Census when 19 percent of all residents earned less than poverty-level income.

Census estimates for Big Sandy indicate 21 percent of the residents had income below poverty level, lower than the 1990 estimate of 27 percent.

#### **Education Attainment**

An estimated 66 percent of Benton County's residents 25 years old and over were high school graduates in 2000. This percentage is smaller than the average for the labor market area (69 percent), the state of Tennessee (76 percent), and the national average of 80 percent.

An estimated 6 percent of Benton County's population age 25 and over had earned a bachelor's degree or higher in 2000, compared with 10 percent for the labor market area, 20 percent statewide, and 24 percent for the U.S.

A survey conducted by the state of Tennessee indicates there were 116 high school graduates in Benton County in 2001. An estimated 67 percent of these graduates had plans to continue their education and 28 percent were entering the labor force. For comparison, in the state of Tennessee the survey indicated 70 percent of the 2001 high school graduates were planning to continue their education and 24 percent were entering the labor force.

#### Housing Profile

There were 6,900 occupied housing units in Benton County according to the 2000 Census. An estimated 81 percent of these were occupied by the property owner. Home ownership is higher in Benton County than in the labor market area (79 percent), Tennessee (70 percent), and the nation (66 percent).

The median housing value in Benton County was \$67,000. This compares with median housing values of \$93,000 for the state of Tennessee and \$119,600 for the U.S.

Owner-occupied housing in Camden represented 69 percent of all occupied housing units in 2000.

In Big Sandy 72 percent of all occupied housing units were occupied by the property owner.

In Camden the median housing value was \$63,000 in 2000.

The median value of housing in Big Sandy was \$44,200 in 2000.

#### Retail Sales

Retail sales in Benton County were estimated to be \$113 million in 2001.

General merchandise stores sales represented 29 percent (\$32.3 million) of all retail sales in Benton County in 2001. This category represented the major portion of retail sales in the county.

Sales of food and beverage stores represented the second highest category of retail sales in Benton County at \$22.6 million.

Sales in the motor vehicle category were significantly under represented in Benton County compared to statewide and national percentages.

#### **Transportation**

Benton County's location in the eastern half of the United States makes it an ideal distribution point for a large portion of the nation's major markets. The area is served by regular route and specialized motor carriers.

Interstate 40, which travels east to west across Tennessee, passes through the southeast corner of the county. Several U.S., state, and county primary and secondary routes are also means of roadway transportation available to residents and industries in the area.

Two major airports provide commercial air transportation service to the northwest Tennessee area. The Nashville International Airport is served by 17 airlines operating an estimated 400 daily flights to 80 markets. Over 9 million passengers were served from this complex in 2000. The Memphis International Airport is the major commercial airport in the west Tennessee area. Memphis International offers nonstop service to over 70 U.S. cities and has been the number one cargo airport in the world since 1992. Nearly 11 million passengers traveled via Memphis International in 2001.

#### Local Industry

Approximately 1,000 people were employed by the manufacturing sector in Benton County in 2002. These establishments paid an average annual wage of \$28,600. For comparison, the estimated average annual wage of all manufacturing establishments in Tennessee was \$38,100 in 2002.

Some of the larger manufacturing establishments in Benton County include:

	Primary	Primary	
Name	SIC	NAICS	Product
Carhartt, Inc	2326	315299	Sews men's and children's coats and overalls
Jones Plastic and Engineering Co.	3089	326199	Custom injection molded plastic parts
Palmer Tool Co., Inc.	3444	332322	Custom metal fabricated and machined products
S&W Pallet Co., Inc.	2448	321920	Wooden pallets, skids, and boxes

SIC – Standard Industrial Classification code

NAICS - North American Industry Classification System code

Source: Harris InfoSource

#### **APPENDIX**

#### **Population**

By County, 1930, 1940, 1950, 1960, 1970, 1980, 1990, 2000 and 2002 Estimates
Population of Incorporated Places
Age Distribution, 2000
Race Distribution, 2000

#### **Employment**

Employment by Industry, 2000 Employment by Occupation, 2000 Full and Part-Time Employment, 2001

#### **Commuting Patterns**

Commuting Patterns, 2000 Commuting Characteristics, 2000

#### Unemployment

Unemployment - 2002 Annual Average and Current Month Unemployment - Historical 1990 through 2002

#### Income

Per Capita Income, 1990 and 2001 Income and Earnings, 2001

#### Poverty, Education and Housing

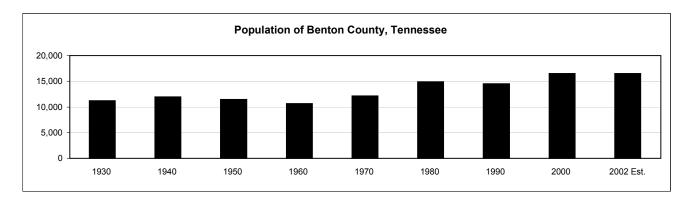
Income and Poverty Status, 1990 and 2000 Education Attainment, 1990 and 2000 Survey of High School Graduates Housing Profile, 2000

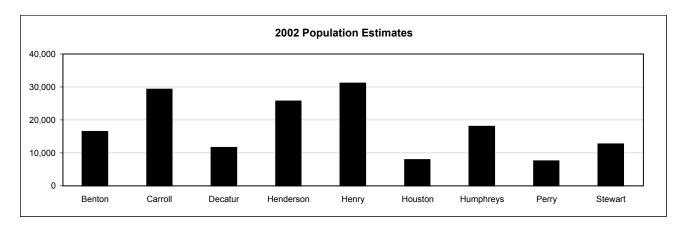
#### Retail and Services

Retail Sales by Store Groups, 2001 Retail Trade Data, 1972, 1977, 1982, 1987, 1992, 1997 Estimated Inleakage or Outleakage of Retail Trade, 1997 Selected Services Data, 1972, 1977, 1982, 1987, 1992, 1997

POPULATION
BENTON COUNTY, TENNESSEE AND ITS LABOR MARKET AREA

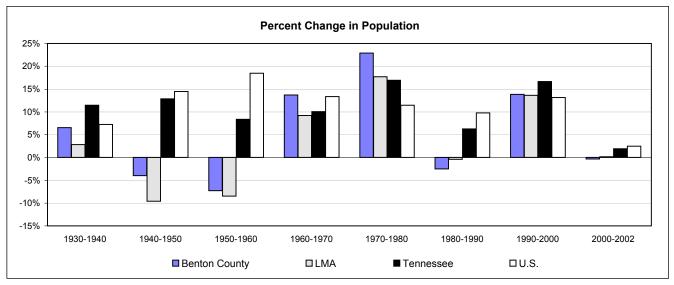
	Land Area									
Area	(Sq. Miles)	1930	1940	1950	1960	1970	1980	1990	2000	2002 Est.
Benton Co., TN	395	11,237	11,976	11,495	10,662	12,126	14,901	14,524	16,537	16,483
Carroll Co., TN	599	26,132	25,978	26,553	23,476	25,741	28,285	27,514	29,475	29,320
Decatur Co., TN	334	10,106	10,261	9,442	8,324	9,457	10,857	10,472	11,731	11,629
Henderson Co., TN	520	17,655	19,220	17,173	16,115	17,360	21,390	21,844	25,522	25,733
Henry Co., TN	562	26,432	25,877	23,828	22,275	23,749	28,656	27,888	31,115	31,192
Houston Co., TN	200	5,555	6,432	5,318	4,794	5,853	6,871	7,018	8,088	7,948
Humphreys Co., TN	532	12,039	12,421	11,030	11,511	13,560	15,957	15,813	17,929	18,081
Perry Co., TN	415	7,147	7,535	6,462	5,273	5,238	6,111	6,612	7,631	7,548
Stewart Co., TN	458	13,278	13,549	9,175	7,851	7,319	8,665	9,479	12,370	12,704
Area Total	4,015	129,581	133,249	120,476	110,281	120,403	141,693	141,164	160,398	160,638
Tennessee	41,220	2,616,556	2,915,841	3,291,718	3,567,089	3,926,018	4,591,023	4,877,203	5,689,283	5,797,289
United States (1,000)	3,536	123,203	132,165	151,326	179,323	203,302	226,542	248,718	281,422	288,369





### PERCENT CHANGE IN POPULATION BENTON COUNTY, TENNESSEE AND ITS LABOR MARKET AREA

Area	1930 to 1940	1940 to 1950	1950 to 1960	1960 to 1970	1970 to 1980	1980 to 1990	1990 to 2000	2000-2002
Benton Co., TN	6.6%	-4.0%	-7.2%	13.7%	22.9%	-2.5%	13.9%	-0.3%
Carroll Co., TN	-0.6%	2.2%	-11.6%	9.6%	9.9%	-2.7%	7.1%	-0.5%
Decatur Co., TN	1.5%	-8.0%	-11.8%	13.6%	14.8%	-3.5%	12.0%	-0.9%
Henderson Co., TN	8.9%	-10.7%	-6.2%	7.7%	23.2%	2.1%	16.8%	0.8%
Henry Co., TN	-2.1%	-7.9%	-6.5%	6.6%	20.7%	-2.7%	11.6%	0.2%
Houston Co., TN	15.8%	-17.3%	-9.9%	22.1%	17.4%	2.1%	15.2%	-1.7%
Humphreys Co., TN	3.2%	-11.2%	4.4%	17.8%	17.7%	-0.9%	13.4%	0.8%
Perry Co., TN	5.4%	-14.2%	-18.4%	-0.7%	16.7%	8.2%	15.4%	-1.1%
Stewart Co., TN	2.0%	-32.3%	-14.4%	-6.8%	18.4%	9.4%	30.5%	2.7%
Area Total	2.8%	-9.6%	-8.5%	9.2%	17.7%	-0.4%	13.6%	0.1%
Tennessee	11.4%	12.9%	8.4%	10.1%	16.9%	6.2%	16.7%	1.9%
United States	7.3%	14.5%	18.5%	13.4%	11.4%	9.8%	13.1%	2.5%



### POPULATION OF INCORPORATED PLACES IN BENTON COUNTY, TENNESSEE AND ITS LABOR MARKET AREA

		Populati	Actual Change Percent Change		
Incorporated Place	1990	2000	2002 est	1990-2000	1990-2000
Benton County					
Big Sandy town	509	518	519	9	1.8%
Camden city **	4,202	3,828	3,769	-374	-8.9%
Carroll County					
Atwood town	1,084	1,000	994	-84	-7.7%
Bruceton town	1,663	1,554	1,517	-109	-6.6%
Clarksburg town	386	285	283	-101	-26.2%
Hollow Rock town	934	963	960	29	3.1%
Huntingdon town **	4,840	4,349	4,257	-491	-10.1%
McKenzie city (part)	5,072	4,951	5,006	-121	-2.4%
McLemoresville town	375	259	253	-116	-30.9%
Trezevant town	847	901	891	54	6.4%
Decatur County					
Decaturville town **	871	859	844	-12	-1.4%
Parsons city	2,393	2,452	2,427	59	2.5%
Scotts Hill town (pt.)	280	349	347	69	24.6%
Henderson County					
Lexington city **	7,303	7,393	7,410	90	1.2%
Parkers Crossroads city	236	241	252	5	2.1%
Sardis town	407	445	443	38	9.3%
Scotts Hill town (pt.)	518	545	544	27	5.2%
Henry County					
Cottage Grove town	88	97	96	9	10.2%
Henry town	327	520	529	193	59.0%
McKenzie city (part)	170	90	91	-80	-47.1%
Paris city **	11,053	9,763	9,676	-1,290	-11.7%
Puryear city	1,024	667	669	-357	-34.9%
Houston County					
Erin city **	1,584	1,490	1,440	-94	-5.9%
Tennessee Ridge town (pt.)	1,271	1,327	1,298	56	4.4%
Humphreys County					
McEwen city	1,493	1,702	1,689	209	14.0%
New Johnsonville city	1,749	1,905	1,947	156	8.9%
Waverly city **	4,203	4,028	4,014	-175	-4.2%
Perry County					
Linden town **	1,099	1,015	991	-84	-7.6%
Lobelville city	830	915	909	85	10.2%
Stewart County					
Cumberland City town	319	316	319	-3	-0.9%
Dover city **	1,380	1,442	1,458	62	4.5%
Tennessee Ridge town (pt.)	4	7	7	3	75.0%

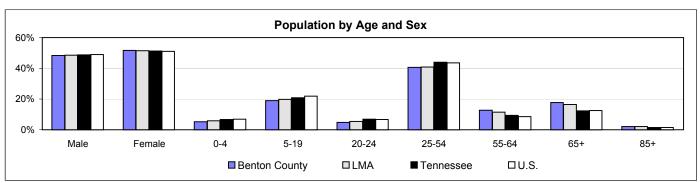
\*\* County seat

AGE DISTRIBUTION 2000
BENTON COUNTY, TENNESSEE AND ITS LABOR MARKET AREA

	Median						Age				
Area	Age	Male	Female	0-4	5-19	20-24	25-54	55-64	65+	85+	Total
Benton Co., TN	41.6	8,006	8,531	855	3,147	799	6,709	2,095	2,932	353	16,537
Big Sandy	43.8	247	271	26	95	25	189	76	107	10	518
Camden	43.9	1,723	2,105	185	667	182	1,388	412	994	196	3,828
Carroll Co., TN	39.0	14,148	15,327	1,732	5,903	1,686	11,827	3,224	5,103	698	29,475
Decatur Co., TN	41.2	5,700	6,031	661	2,142	669	4,666	1,462	2,131	313	11,731
Henderson Co., TN	37.3	12,290	13,232	1,652	5,226	1,558	10,894	2,561	3,631	414	25,522
Henry Co., TN	40.9	15,026	16,089	1,773	5,844	1,669	12,508	3,672	5,649	642	31,115
Houston Co., TN	39.5	3,999	4,089	541	1,593	428	3,220	956	1,350	170	8,088
Humphreys Co., TN	39.0	8,819	9,110	1,072	3,622	954	7,511	2,115	2,655	262	17,929
Perry Co., TN	39.8	3,797	3,834	466	1,576	394	3,045	900	1,250	152	7,631
Stewart Co., TN	38.7	6,158	6,212	727	2,562	594	5,255	1,389	1,843	210	12,370
Area Total		77,943	82,455	9,479	31,615	8,751	65,635	18,374	26,544	3,214	160,398
Tennessee	35.9	2,770,275	2,919,008	374,880	1,186,152	386,345	2,505,344	533,251	703,311	81,465	5,689,283
U.S. (1,000)	35.3	138,054	143,368	19,176	61,297	18,964	122,718	24,275	34,992	4,240	281,422

#### Percent Distribution

		Age									
Area	Male	Female	0-4	5-19	20-24	25-54	55-64	65+	85+	Total	
Benton Co., TN	48.4%	51.6%	5.2%	19.0%	4.8%	40.6%	12.7%	17.7%	2.1%	100%	
Big Sandy	47.7%	52.3%	5.0%	18.3%	4.8%	36.5%	14.7%	20.7%	1.9%	100%	
Camden	45.0%	55.0%	4.8%	17.4%	4.8%	36.3%	10.8%	26.0%	5.1%	100%	
Carroll Co., TN	48.0%	52.0%	5.9%	20.0%	5.7%	40.1%	10.9%	17.3%	2.4%	100%	
Decatur Co., TN	48.6%	51.4%	5.6%	18.3%	5.7%	39.8%	12.5%	18.2%	2.7%	100%	
Henderson Co., TN	48.2%	51.8%	6.5%	20.5%	6.1%	42.7%	10.0%	14.2%	1.6%	100%	
Henry Co., TN	48.3%	51.7%	5.7%	18.8%	5.4%	40.2%	11.8%	18.2%	2.1%	100%	
Houston Co., TN	49.4%	50.6%	6.7%	19.7%	5.3%	39.8%	11.8%	16.7%	2.1%	100%	
Humphreys Co., TN	49.2%	50.8%	6.0%	20.2%	5.3%	41.9%	11.8%	14.8%	1.5%	100%	
Perry Co., TN	49.8%	50.2%	6.1%	20.7%	5.2%	39.9%	11.8%	16.4%	2.0%	100%	
Stewart Co., TN	49.8%	50.2%	5.9%	20.7%	4.8%	42.5%	11.2%	14.9%	1.7%	100%	
Area Total	48.6%	51.4%	5.9%	19.7%	5.5%	40.9%	11.5%	16.5%	2.0%	100%	
Tennessee	48.7%	51.3%	6.6%	20.8%	6.8%	44.0%	9.4%	12.4%	1.4%	100%	
U.S.	49.1%	50.9%	6.8%	21.8%	6.7%	43.6%	8.6%	12.4%	1.5%	100%	

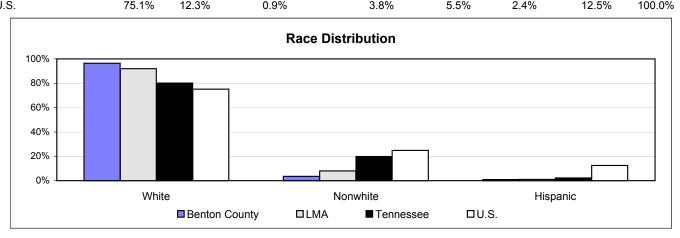


## RACE DISTRIBUTION 2000 BENTON COUNTY, TENNESSEE AND ITS LABOR MARKET ARE!

			One Race					
			American Indian,	Asian or		Two or		
Area	White	Black	Eskimo or Aleut	Pacific Islander	Other	More Races	Hispanic	Total
Benton Co., TN	15,948	348	54	40	33	114	157	16,537
Big Sandy	514	0	0	0	1	3	1	518
Camden	3,563	204	10	9	12	30	51	3,828
Carroll Co., TN	25,843	3,050	72	53	134	323	386	29,475
Decatur Co., TN	11,041	407	27	26	141	89	229	11,731
Henderson Co., TN	23,085	2,042	33	38	84	240	247	25,522
Henry Co., TN	27,757	2,787	59	95	122	295	311	31,115
Houston Co., TN	7,650	268	15	15	63	77	101	8,088
Humphreys Co., TN	17,125	527	48	48	29	152	148	17,929
Perry Co., TN	7,368	130	26	18	25	64	61	7,631
Stewart Co., TN	11,785	159	75	186	29	136	124	12,370
Area Total	147,602	9,718	409	519	660	1,490	1,764	160,398
Tennessee	4,563,310	932,809	15,152	58,867	56,036	63,109	123,838	5,689,283
U.S. (1,000)	211,461	34,658	2,476	10,642	15,359	6,826	35,306	281,422

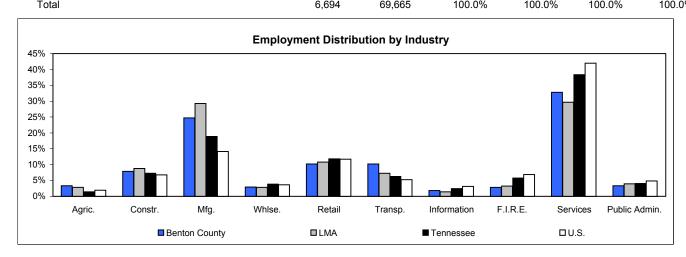
#### Percent Distribution

			One Race					
			American Indian,	Asian or		Two or		
Area	White	Black	Eskimo or Aleut	Pacific Islander	Other	More Races	Hispanic	Total
Benton Co., TN	96.4%	2.1%	0.3%	0.2%	0.2%	0.7%	0.9%	100.0%
Big Sandy	99.2%	0.0%	0.0%	0.0%	0.2%	0.6%	0.2%	100.0%
Camden	93.1%	5.3%	0.3%	0.2%	0.3%	0.8%	1.3%	100.0%
Carroll Co., TN	87.7%	10.3%	0.2%	0.2%	0.5%	1.1%	1.3%	100.0%
Decatur Co., TN	94.1%	3.5%	0.2%	0.2%	1.2%	0.8%	2.0%	100.0%
Henderson Co., TN	90.5%	8.0%	0.1%	0.1%	0.3%	0.9%	1.0%	100.0%
Henry Co., TN	89.2%	9.0%	0.2%	0.3%	0.4%	0.9%	1.0%	100.0%
Houston Co., TN	94.6%	3.3%	0.2%	0.2%	0.8%	1.0%	1.2%	100.0%
Humphreys Co., TN	95.5%	2.9%	0.3%	0.3%	0.2%	0.8%	0.8%	100.0%
Perry Co., TN	96.6%	1.7%	0.3%	0.2%	0.3%	0.8%	0.8%	100.0%
Stewart Co., TN	95.3%	1.3%	0.6%	1.5%	0.2%	1.1%	1.0%	100.0%
Area Total	92.0%	6.1%	0.3%	0.3%	0.4%	0.9%	1.1%	100.0%
Tennessee	80.2%	16.4%	0.3%	1.0%	1.0%	1.1%	2.2%	100.0%
US	75 1%	12 3%	0.9%	3.8%	5.5%	2 4%	12.5%	100.0%



## EMPLOYED PERSONS 16 YEARS AND OVEI BY INDUSTRY BENTON COUNTY, TENNESSEE AND ITS LABOR MARKET ARE, 2000

	Employment			Percent Distribution				
Industry	Benton Co.	LMA	Benton Co.	LMA	Tennessee	U.S.		
Agriculture, forestry, fishing and hunting, and mining	225	1,963	3.4%	2.8%	1.4%	1.9%		
Construction	529	6,127	7.9%	8.8%	7.3%	6.8%		
Manufacturing	1,656	20,404	24.7%	29.3%	18.9%	14.1%		
Wholesale trade	197	1,971	2.9%	2.8%	3.8%	3.6%		
Retail trade	684	7,515	10.2%	10.8%	11.8%	11.7%		
Transportation and warehousing and utilities	680	5,075	10.2%	7.3%	6.3%	5.2%		
Information	122	960	1.8%	1.4%	2.4%	3.1%		
Finance, insurance, real estate, and rental and leasing	186	2,254	2.8%	3.2%	5.8%	6.9%		
Services: Professional, scientific, management, administrative and waste management services	2,193 263	20,634 2,246	32.8% 3.9%	29.6% 3.2%	38.3% 7.4%	42.0% 9.3%		
Educational, health and social services	1,218	11,547	18.2%	16.6%	18.6%	19.9%		
Arts, entertainment, recreation, accommodation and food services	431	3,854	6.4%	5.5%	7.5%	7.9%		
Other services (exc. public administration)	281	2,987	4.2%	4.3%	4.8%	4.9%		
Public Administration	222	2,762	3.3%	4.0%	4.0%	4.8%		
Total	6,694	69,665	100.0%	100.0%	100.0%	100.0%		

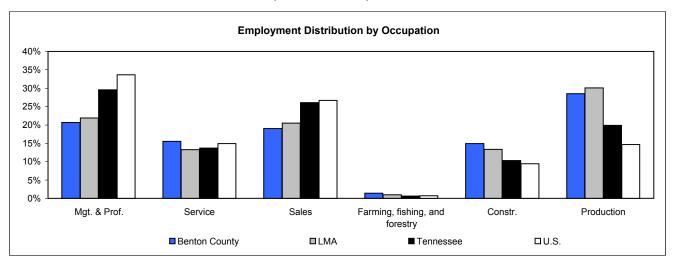


# EMPLOYED PERSONS 16 YEARS AND OVER BY INDUSTRY INCORPORATED PLACES IN BENTON COUNTY 2000

	Emplo	-	Percent Dis	stribution
Industry	Big Sandy	Camden	Big Sandy	Camden
Agriculture, forestry, fishing and hunting, and mining	18	17	8.8%	1.2%
Construction	9	125	4.4%	8.7%
Manufacturing	64	297	31.4%	20.7%
Wholesale trade	6	20	2.9%	1.4%
Retail trade	18	161	8.8%	11.2%
Transportation and warehousing, and utilities	24	130	11.8%	9.1%
Information	0	18	0.0%	1.3%
Finance, insurance, real estate, and rental and leasing	6	60	2.9%	4.2%
Services:	54	541	26.5%	37.7%
Professional, scientific, management, administrative, and waste management services	9	52	4.4%	3.6%
Educational, health and social services	24	312	11.8%	21.7%
Arts, entertainment, recreation, accommodation and food services	19	129	9.3%	9.0%
Other services (exc. public administration)	2	48	1.0%	3.3%
Public Administration	5	67	2.5%	4.7%
Total	204	1,436	100.0%	100.0%

#### EMPLOYED PERSONS 16 YEARS AND OVER BY OCCUPATION BENTON COUNTY, TENNESSEE AND ITS LABOR MARKET AREA 2000

	Employm	ent	Po	ercent Distri	ibution	
Occupation	Benton Co.	LMA	Benton Co.	LMA	Tennessee	U.S.
Management and professions	1,385	15,218	20.7%	21.8%	29.5%	33.6%
Service	1,039	9,218	15.5%	13.2%	13.7%	14.9%
Sales and office	1,270	14,273	19.0%	20.5%	26.1%	26.7%
Farming, fishing, and forestry	94	685	1.4%	1.0%	0.6%	0.7%
Construction, extraction, and maintenanc	997	9,301	14.9%	13.4%	10.3%	9.4%
Production, transportation, and material movin	1,909	20,970	28.5%	30.1%	19.9%	14.6%
Total	6,694	69,665	100.0%	100.0%	100.0%	100.0%



# EMPLOYED PERSONS 16 YEARS AND OVER BY OCCUPATION INCORPORATED PLACES IN BENTON COUNTY 2000

	Employı	ment	Percent Dis	stribution
Occupation	Big Sandy (	Camden	Big Sandy	Camden
Management and professional	45	348	22.1%	24.2%
Service	35	280	17.2%	19.5%
Sales and office	21	312	10.3%	21.7%
Farming, fishing, and forestry	6	5	2.9%	0.3%
Construction, extraction, and maintenance	17	142	8.3%	9.9%
Production, transportation, and material moving	80	349	39.2%	24.3%
Total	204	1,436	100.0%	100.0%

## FULL AND PART-TIME EMPLOYMENT BENTON COUNTY, TENNESSEE 2001

	Percent of		
	Employment	Total	
Total employment by place of work	7,280	100.0%	
By Type:			
Wage and salary employment Proprietors employment	4,752 2,528	65.3% 34.7%	
Farm proprietors employment  Nonfarm proprietors employment	553 1,975	7.6% 27.1%	
By Industry:			
Farm employment	582	8.0%	
Nonfarm employment	6,698	92.0%	
Private employment Forestry, fishing, related activities, and other Mining	5,769 (D)	79.2%	
Utilities	(D) 0	0.0%	
Construction	510	7.0%	
Manufacturing	968	13.3%	
Wholesale trade	183	2.5%	
Retail Trade	988	13.6%	
Transportation and warehousing	465	6.4%	
Information	45	0.6%	
Finance and insurance	202	2.8%	
Real estate and rental and leasing	183	2.5%	
Professional and technical services	(D)		
Management of companies and enterprises	(D)		
Administrative and waste services	174	2.4%	
Educational services	(D)		
Health care and social assistance	(D)		
Arts, entertainment, and recreation	(D)		
Accommodation and food services	433	5.9%	
Other services, except public administration	540	7.4%	
Government and government enterprises	929	12.8%	
Federal, civilian	75	1.0%	
Military	63	0.9%	
State and local	791	10.9%	
State government	(D)		
Local government	(D)		

D - Withheld to avoid disclosure of confidential data

Note: Data based on the North American Industry Classification System (NAICS)

## FULL AND PART-TIME EMPLOYMENT TENNESSEE 2001

Employment         Total           By Type:         3,477,553         100.0%           Wage and salary employment         2,813,262         80.9%           Proprietors employment         664,291         19.1%           Farm proprietors employment         95,826         2.8%           Nonfarm proprietors employment         568,465         16.3%           By Industry:         Farm employment         108,129         3.1%           Nonfarm employment         3,369,424         96.9%           Private employment         2,946,393         84.7%           Forestry, fishing, related activities, and other         11,297         0.3%           Mining         6,124         0.2%           Utilities         4,024         0.1%           Construction         212,842         6.1%           Manufacturing         467,026         13.4%           Wholesale trade         139,637         4.0%           Retail Trade         404,842         11.6%           Transportation and warehousing         162,594         4.7%           Information         62,744         1.8%           Finance and insurance         144,179         4.1%           Real estate and rental and leasing		F	Percent of
By Type:		Employment	Total
Wage and salary employment         2,813,262         80.9%           Proprietors employment         664,291         19.1%           Farm proprietors employment         95,826         2.8%           Nonfarm proprietors employment         568,465         16.3%           By Industry:         Farm employment         108,129         3.1%           Nonfarm employment         3,369,424         96.9%           Private employment         2,946,393         84.7%           Forestry, fishing, related activities, and other         11,297         0.3%           Mining         6,124         0.2%           Utilities         4,024         0.1%           Construction         212,842         6.1%           Manufacturing         467,026         13.4%           Wholesale trade         139,637         4.0%           Retail Trade         404,842         11.6%           Transportation and warehousing         162,594         4.7%           Information         62,744         1.8%           Finance and insurance         144,179         4.1%           Real estate and rental and leasing         106,180         3.1%           Professional and technical services         28,434         0.7%	Total employment by place of work	3,477,553	100.0%
Proprietors employment         664,291         19.1%           Farm proprietors employment         95,826         2.8%           Nonfarm proprietors employment         568,465         16.3%           By Industry:         State and local         108,129         3.1%           Farm employment         3,369,424         96.9%           Private employment         2,946,393         84.7%           Forestry, fishing, related activities, and other         11,297         0.3%           Mining         6,124         0.2%           Utilities         4,024         0.1%           Construction         212,842         6.1%           Manufacturing         467,026         13.4%           Wholesale trade         139,637         4.0%           Retail Trade         404,842         11.6%           Transportation and warehousing         162,594         4.7%           Information         62,744         1.8%           Finance and insurance         144,179         4.1%           Real estate and rental and leasing         106,180         3.1%           Professional and technical services         159,869         4.6%           Administrative and social assistance         28,014         8.3% <tr< td=""><td>By Type:</td><td></td><td></td></tr<>	By Type:		
Farm proprietors employment         95,826         2.8%           Nonfarm proprietors employment         568,465         16.3%           By Industry:         Farm employment         108,129         3.1%           Nonfarm employment         3,369,424         96.9%           Private employment         2,946,393         84.7%           Forestry, fishing, related activities, and other         11,297         0.3%           Mining         6,124         0.2%           Utilities         4,024         0.1%           Construction         212,842         6.1%           Manufacturing         467,026         13.4%           Wholesale trade         139,637         4.0%           Retail Trade         404,842         11.6%           Transportation and warehousing         162,594         4.7%           Information         62,744         1.8%           Finance and insurance         144,179         4.1%           Real estate and rental and leasing         106,180         3.1%           Professional and technical services         224,346         0.7%           Administrative and waste services         224,346         0.7%           Administrative and waste services         289,014         8.3%	Wage and salary employment	2,813,262	80.9%
Nonfarm proprietors employment         568,465         16.3%           By Industry:           Farm employment         108,129         3.1%           Nonfarm employment         3,369,424         96.9%           Private employment         2,946,393         84.7%           Forestry, fishing, related activities, and other         11,297         0.3%           Mining         6,124         0.2%           Utilities         4,024         0.1%           Construction         212,842         6.1%           Manufacturing         467,026         13.4%           Wholesale trade         139,637         4.0%           Retail Trade         404,842         11.6%           Transportation and warehousing         162,594         4.7%           Information         62,744         1.8%           Finance and insurance         144,179         4.1%           Real estate and rental and leasing         106,180         3.1%           Professional and technical services         159,869         4.6%           Management of companies and enterprises         24,346         0.7%           Administrative and waste services         224,708         6.5%           Educational services         48,871 <td< td=""><td>Proprietors employment</td><td>664,291</td><td>19.1%</td></td<>	Proprietors employment	664,291	19.1%
By Industry:         Farm employment         108,129         3.1%           Nonfarm employment         3,369,424         96.9%           Private employment         2,946,393         84.7%           Forestry, fishing, related activities, and other         11,297         0.3%           Minning         6,124         0.2%           Utilities         4,024         0.1%           Construction         212,842         6.1%           Manufacturing         467,026         13.4%           Wholesale trade         139,637         4.0%           Retail Trade         404,842         11.6%           Transportation and warehousing         162,594         4.7%           Information         62,744         1.8%           Finance and insurance         144,179         4.1%           Real estate and rental and leasing         106,180         3.1%           Professional and technical services         159,869         4.6%           Management of companies and enterprises         24,346         0.7%           Administrative and waste services         224,708         6.5%           Educational services         48,871         1.4%           Health care and social assistance         289,	Farm proprietors employment	95,826	
Farm employment         108,129         3.1%           Nonfarm employment         3,369,424         96.9%           Private employment         2,946,393         84.7%           Forestry, fishing, related activities, and other         11,297         0.3%           Mining         6,124         0.2%           Utilities         4,024         0.1%           Construction         212,842         6.1%           Manufacturing         467,026         13.4%           Wholesale trade         139,637         4.0%           Retail Trade         404,842         11.6%           Transportation and warehousing         162,594         4.7%           Information         62,744         1.8%           Finance and insurance         144,179         4.1%           Real estate and rental and leasing         106,180         3.1%           Professional and technical services         159,869         4.6%           Management of companies and enterprises         24,346         0.7%           Administrative and waste services         224,708         6.5%           Educational services         289,014         8.3%           Health care and social assistance         289,014         8.3%           Arts	Nonfarm proprietors employment	568,465	16.3%
Nonfarm employment         3,369,424         96.9%           Private employment         2,946,393         84.7%           Forestry, fishing, related activities, and other         11,297         0.3%           Mining         6,124         0.2%           Utilities         4,024         0.1%           Construction         212,842         6.1%           Manufacturing         467,026         13.4%           Wholesale trade         139,637         4.0%           Retail Trade         404,842         11.6%           Transportation and warehousing         162,594         4.7%           Information         62,744         1.8%           Finance and insurance         144,179         4.1%           Real estate and rental and leasing         106,180         3.1%           Professional and technical services         159,869         4.6%           Management of companies and enterprises         24,346         0.7%           Administrative and waste services         224,708         6.5%           Educational services         289,014         8.3%           Health care and social assistance         289,014         8.3%           Arts, entertainment, and recreation         58,107         1.7% <t< td=""><td>By Industry:</td><td></td><td></td></t<>	By Industry:		
Private employment         2,946,393         84.7%           Forestry, fishing, related activities, and other         11,297         0.3%           Mining         6,124         0.2%           Utilities         4,024         0.1%           Construction         212,842         6.1%           Manufacturing         467,026         13.4%           Wholesale trade         139,637         4.0%           Retail Trade         404,842         11.6%           Transportation and warehousing         162,594         4.7%           Information         62,744         1.8%           Finance and insurance         144,179         4.1%           Real estate and rental and leasing         106,180         3.1%           Professional and technical services         159,869         4.6%           Management of companies and enterprises         24,346         0.7%           Administrative and waste services         224,708         6.5%           Educational services         48,871         1.4%           Health care and social assistance         289,014         8.3%           Arts, entertainment, and recreation         58,107         1.7%           Accommodation and food services         227,441         6.5% <td>Farm employment</td> <td>108,129</td> <td>3.1%</td>	Farm employment	108,129	3.1%
Forestry, fishing, related activities, and other         11,297         0.3%           Mining         6,124         0.2%           Utilities         4,024         0.1%           Construction         212,842         6.1%           Manufacturing         467,026         13.4%           Wholesale trade         139,637         4.0%           Retail Trade         404,842         11.6%           Transportation and warehousing         162,594         4.7%           Information         62,744         1.8%           Finance and insurance         144,179         4.1%           Real estate and rental and leasing         106,180         3.1%           Professional and technical services         159,869         4.6%           Management of companies and enterprises         24,346         0.7%           Administrative and waste services         224,708         6.5%           Educational services         224,708         6.5%           Educational services         289,014         8.3%           Arts, entertainment, and recreation         58,107         1.7%           Accommodation and food services         227,441         6.5%           Other services, except public administration         192,548         5.5% </td <td>Nonfarm employment</td> <td>3,369,424</td> <td>96.9%</td>	Nonfarm employment	3,369,424	96.9%
Mining       6,124       0.2%         Utilities       4,024       0.1%         Construction       212,842       6.1%         Manufacturing       467,026       13.4%         Wholesale trade       139,637       4.0%         Retail Trade       404,842       11.6%         Transportation and warehousing       162,594       4.7%         Information       62,744       1.8%         Finance and insurance       144,179       4.1%         Real estate and rental and leasing       106,180       3.1%         Professional and technical services       159,869       4.6%         Management of companies and enterprises       24,346       0.7%         Administrative and waste services       224,708       6.5%         Educational services       289,014       8.3%         Health care and social assistance       289,014       8.3%         Arts, entertainment, and recreation       58,107       1.7%         Accommodation and food services       227,441       6.5%         Government and government enterprises       423,031       12.2%         Federal, civilian       50,138       1.4%         Military       24,473       0.7%         State and	Private employment	2,946,393	84.7%
Utilities         4,024         0.1%           Construction         212,842         6.1%           Manufacturing         467,026         13.4%           Wholesale trade         139,637         4.0%           Retail Trade         404,842         11.6%           Transportation and warehousing         162,594         4.7%           Information         62,744         1.8%           Finance and insurance         144,179         4.1%           Real estate and rental and leasing         106,180         3.1%           Professional and technical services         159,869         4.6%           Management of companies and enterprises         24,346         0.7%           Administrative and waste services         224,708         6.5%           Educational services         48,871         1.4%           Health care and social assistance         289,014         8.3%           Arts, entertainment, and recreation         58,107         1.7%           Accommodation and food services         227,441         6.5%           Other services, except public administration         192,548         5.5%           Government and government enterprises         423,031         12.2%           Federal, civillan         50,138	Forestry, fishing, related activities, and other	11,297	0.3%
Construction       212,842       6.1%         Manufacturing       467,026       13.4%         Wholesale trade       139,637       4.0%         Retail Trade       404,842       11.6%         Transportation and warehousing       162,594       4.7%         Information       62,744       1.8%         Finance and insurance       144,179       4.1%         Real estate and rental and leasing       106,180       3.1%         Professional and technical services       159,869       4.6%         Management of companies and enterprises       24,346       0.7%         Administrative and waste services       224,708       6.5%         Educational services       48,871       1.4%         Health care and social assistance       289,014       8.3%         Arts, entertainment, and recreation       58,107       1.7%         Accommodation and food services       227,441       6.5%         Other services, except public administration       192,548       5.5%         Government and government enterprises       423,031       12.2%         Federal, civilian       50,138       1.4%         Military       24,473       0.7%         State and local       348,420       10	Mining	6,124	0.2%
Manufacturing       467,026       13.4%         Wholesale trade       139,637       4.0%         Retail Trade       404,842       11.6%         Transportation and warehousing       162,594       4.7%         Information       62,744       1.8%         Finance and insurance       144,179       4.1%         Real estate and rental and leasing       106,180       3.1%         Professional and technical services       159,869       4.6%         Management of companies and enterprises       24,346       0.7%         Administrative and waste services       224,708       6.5%         Educational services       48,871       1.4%         Health care and social assistance       289,014       8.3%         Arts, entertainment, and recreation       58,107       1.7%         Accommodation and food services       227,441       6.5%         Other services, except public administration       192,548       5.5%         Government and government enterprises       423,031       12.2%         Federal, civilian       50,138       1.4%         Military       24,473       0.7%         State and local       348,420       10.0%         State government       94,105 <t< td=""><td>Utilities</td><td>4,024</td><td>0.1%</td></t<>	Utilities	4,024	0.1%
Wholesale trade       139,637       4.0%         Retail Trade       404,842       11.6%         Transportation and warehousing       162,594       4.7%         Information       62,744       1.8%         Finance and insurance       144,179       4.1%         Real estate and rental and leasing       106,180       3.1%         Professional and technical services       159,869       4.6%         Management of companies and enterprises       24,346       0.7%         Administrative and waste services       224,708       6.5%         Educational services       48,871       1.4%         Health care and social assistance       289,014       8.3%         Arts, entertainment, and recreation       58,107       1.7%         Accommodation and food services       227,441       6.5%         Other services, except public administration       192,548       5.5%         Government and government enterprises       423,031       12.2%         Federal, civilian       50,138       1.4%         Military       24,473       0.7%         State and local       348,420       10.0%         State government       94,105       2.7%	Construction	212,842	6.1%
Retail Trade       404,842       11.6%         Transportation and warehousing       162,594       4.7%         Information       62,744       1.8%         Finance and insurance       144,179       4.1%         Real estate and rental and leasing       106,180       3.1%         Professional and technical services       159,869       4.6%         Management of companies and enterprises       24,346       0.7%         Administrative and waste services       224,708       6.5%         Educational services       48,871       1.4%         Health care and social assistance       289,014       8.3%         Arts, entertainment, and recreation       58,107       1.7%         Accommodation and food services       227,441       6.5%         Other services, except public administration       192,548       5.5%         Government and government enterprises       423,031       12.2%         Federal, civilian       50,138       1.4%         Military       24,473       0.7%         State and local       348,420       10.0%         State government       94,105       2.7%	Manufacturing	467,026	13.4%
Transportation and warehousing       162,594       4.7%         Information       62,744       1.8%         Finance and insurance       144,179       4.1%         Real estate and rental and leasing       106,180       3.1%         Professional and technical services       159,869       4.6%         Management of companies and enterprises       24,346       0.7%         Administrative and waste services       224,708       6.5%         Educational services       48,871       1.4%         Health care and social assistance       289,014       8.3%         Arts, entertainment, and recreation       58,107       1.7%         Accommodation and food services       227,441       6.5%         Other services, except public administration       192,548       5.5%         Government and government enterprises       423,031       12.2%         Federal, civilian       50,138       1.4%         Military       24,473       0.7%         State and local       348,420       10.0%         State government       94,105       2.7%	Wholesale trade	139,637	4.0%
Information         62,744         1.8%           Finance and insurance         144,179         4.1%           Real estate and rental and leasing         106,180         3.1%           Professional and technical services         159,869         4.6%           Management of companies and enterprises         24,346         0.7%           Administrative and waste services         224,708         6.5%           Educational services         48,871         1.4%           Health care and social assistance         289,014         8.3%           Arts, entertainment, and recreation         58,107         1.7%           Accommodation and food services         227,441         6.5%           Other services, except public administration         192,548         5.5%           Government and government enterprises         423,031         12.2%           Federal, civilian         50,138         1.4%           Military         24,473         0.7%           State and local         348,420         10.0%           State government         94,105         2.7%	Retail Trade	404,842	11.6%
Finance and insurance       144,179       4.1%         Real estate and rental and leasing       106,180       3.1%         Professional and technical services       159,869       4.6%         Management of companies and enterprises       24,346       0.7%         Administrative and waste services       224,708       6.5%         Educational services       48,871       1.4%         Health care and social assistance       289,014       8.3%         Arts, entertainment, and recreation       58,107       1.7%         Accommodation and food services       227,441       6.5%         Other services, except public administration       192,548       5.5%         Government and government enterprises       423,031       12.2%         Federal, civilian       50,138       1.4%         Military       24,473       0.7%         State and local       348,420       10.0%         State government       94,105       2.7%	Transportation and warehousing	162,594	4.7%
Real estate and rental and leasing       106,180       3.1%         Professional and technical services       159,869       4.6%         Management of companies and enterprises       24,346       0.7%         Administrative and waste services       224,708       6.5%         Educational services       48,871       1.4%         Health care and social assistance       289,014       8.3%         Arts, entertainment, and recreation       58,107       1.7%         Accommodation and food services       227,441       6.5%         Other services, except public administration       192,548       5.5%         Government and government enterprises       423,031       12.2%         Federal, civilian       50,138       1.4%         Military       24,473       0.7%         State and local       348,420       10.0%         State government       94,105       2.7%	Information	62,744	1.8%
Professional and technical services       159,869       4.6%         Management of companies and enterprises       24,346       0.7%         Administrative and waste services       224,708       6.5%         Educational services       48,871       1.4%         Health care and social assistance       289,014       8.3%         Arts, entertainment, and recreation       58,107       1.7%         Accommodation and food services       227,441       6.5%         Other services, except public administration       192,548       5.5%         Government and government enterprises       423,031       12.2%         Federal, civilian       50,138       1.4%         Military       24,473       0.7%         State and local       348,420       10.0%         State government       94,105       2.7%	Finance and insurance	144,179	4.1%
Management of companies and enterprises       24,346       0.7%         Administrative and waste services       224,708       6.5%         Educational services       48,871       1.4%         Health care and social assistance       289,014       8.3%         Arts, entertainment, and recreation       58,107       1.7%         Accommodation and food services       227,441       6.5%         Other services, except public administration       192,548       5.5%         Government and government enterprises       423,031       12.2%         Federal, civilian       50,138       1.4%         Military       24,473       0.7%         State and local       348,420       10.0%         State government       94,105       2.7%	Real estate and rental and leasing	106,180	3.1%
Administrative and waste services       224,708       6.5%         Educational services       48,871       1.4%         Health care and social assistance       289,014       8.3%         Arts, entertainment, and recreation       58,107       1.7%         Accommodation and food services       227,441       6.5%         Other services, except public administration       192,548       5.5%         Government and government enterprises       423,031       12.2%         Federal, civilian       50,138       1.4%         Military       24,473       0.7%         State and local       348,420       10.0%         State government       94,105       2.7%	Professional and technical services	159,869	4.6%
Educational services       48,871       1.4%         Health care and social assistance       289,014       8.3%         Arts, entertainment, and recreation       58,107       1.7%         Accommodation and food services       227,441       6.5%         Other services, except public administration       192,548       5.5%         Government and government enterprises       423,031       12.2%         Federal, civilian       50,138       1.4%         Military       24,473       0.7%         State and local       348,420       10.0%         State government       94,105       2.7%	Management of companies and enterprises	24,346	0.7%
Health care and social assistance       289,014       8.3%         Arts, entertainment, and recreation       58,107       1.7%         Accommodation and food services       227,441       6.5%         Other services, except public administration       192,548       5.5%         Government and government enterprises       423,031       12.2%         Federal, civilian       50,138       1.4%         Military       24,473       0.7%         State and local       348,420       10.0%         State government       94,105       2.7%	Administrative and waste services	224,708	6.5%
Arts, entertainment, and recreation       58,107       1.7%         Accommodation and food services       227,441       6.5%         Other services, except public administration       192,548       5.5%         Government and government enterprises       423,031       12.2%         Federal, civilian       50,138       1.4%         Military       24,473       0.7%         State and local       348,420       10.0%         State government       94,105       2.7%	Educational services	48,871	1.4%
Accommodation and food services       227,441       6.5%         Other services, except public administration       192,548       5.5%         Government and government enterprises       423,031       12.2%         Federal, civilian       50,138       1.4%         Military       24,473       0.7%         State and local       348,420       10.0%         State government       94,105       2.7%	Health care and social assistance	289,014	8.3%
Other services, except public administration       192,548       5.5%         Government and government enterprises       423,031       12.2%         Federal, civilian       50,138       1.4%         Military       24,473       0.7%         State and local       348,420       10.0%         State government       94,105       2.7%	Arts, entertainment, and recreation	58,107	1.7%
Government and government enterprises       423,031       12.2%         Federal, civilian       50,138       1.4%         Military       24,473       0.7%         State and local       348,420       10.0%         State government       94,105       2.7%	Accommodation and food services	227,441	6.5%
Federal, civilian       50,138       1.4%         Military       24,473       0.7%         State and local       348,420       10.0%         State government       94,105       2.7%	Other services, except public administration	192,548	5.5%
Federal, civilian       50,138       1.4%         Military       24,473       0.7%         State and local       348,420       10.0%         State government       94,105       2.7%	Government and government enterprises	423,031	12.2%
Military       24,473       0.7%         State and local       348,420       10.0%         State government       94,105       2.7%			1.4%
State and local       348,420       10.0%         State government       94,105       2.7%	,	•	0.7%
State government 94,105 2.7%	•		10.0%
·	State government	•	2.7%
	· · · · · · · · · · · · · · · · · · ·	254,315	7.3%

Note: Data based on the North American Industry Classification System (NAICS)

#### **FULL AND PART-TIME EMPLOYMENT UNITED STATES** 2001

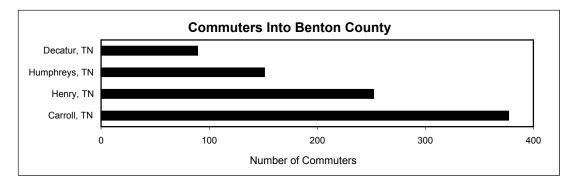
	F	Percent of
	Employment	Total
Total employment by place of work	167,535,600	100.0%
By Type:		
Wage and salary employment	139,165,000	83.1%
Proprietors employment	28,370,600	16.9%
Farm proprietors employment	2,205,000	1.3%
Nonfarm proprietors employment	26,165,600	15.6%
By Industry:		
Farm employment	3,075,000	1.8%
Nonfarm employment	164,460,600	98.2%
Private employment	141,296,600	84.3%
Forestry, fishing, related activities, and other	908,100	0.5%
Mining	783,200	0.5%
Utilities	626,400	0.4%
Construction	9,841,800	5.9%
Manufacturing	17,025,100	10.2%
Wholesale trade	6,323,300	3.8%
Retail Trade	18,679,100	11.1%
Transportation and warehousing	5,460,500	3.3%
Information	4,065,700	2.4%
Finance and insurance	8,143,200	4.9%
Real estate and rental and leasing	5,602,200	3.3%
Professional and technical services	10,525,100	6.3%
Management of companies and enterprises	1,796,600	1.1%
Administrative and waste services	9,827,500	5.9%
Educational services	2,952,600	1.8%
Health care and social assistance	15,520,600	9.3%
Arts, entertainment, and recreation	3,290,500	2.0%
Accommodation and food services	11,014,100	6.6%
Other services, except public administration	8,911,000	5.3%
Government and government enterprises	23,164,000	13.8%
Federal, civilian	2,728,000	1.6%
Military	2,097,000	1.3%
State and local	18,339,000	10.9%
State government	5,028,000	3.0%
Local government	13,311,000	7.9%

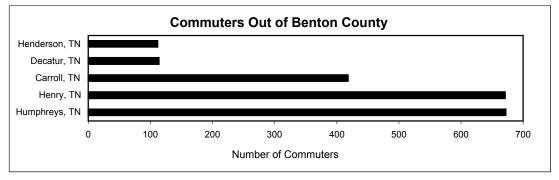
Note: Data based on the North American Industry Classification System (NAICS) Source: Bureau of Economic Analysis

## COMMUTING PATTERNS BENTON COUNTY, TENNESSEE

Reside and Work in Benton County:	3,959
Commuters Into Benton County:	1,087
Percent of workforce commuting in:	22%
Commuters Out of Benton County:	2,540
Percent of resident workers commuting out:	39%

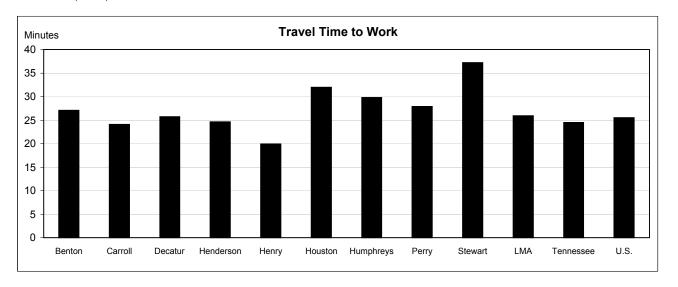
County	Commuters Into Benton County	Commuters Out Of Benton County
Correll Co. TN	277	440
Carroll Co., TN	377	418
Decatur Co., TN	89	114
Henderson Co., TN	20	112
Henry Co., TN	252	671
Houston Co., TN	2	20
Humphreys Co., TN	151	672
Perry Co., TN	0	10
Stewart Co., TN	18	11
Worked or Lived Elsewhere	178	512
Total	1,087	2,540





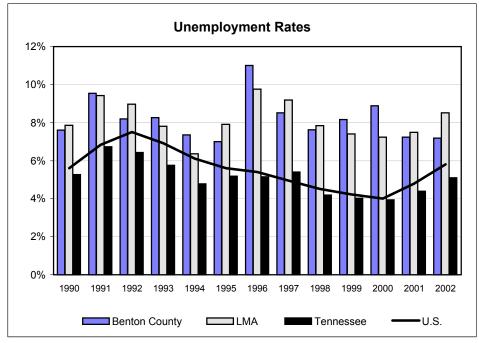
### COMMUTING CHARACTERISTICS BENTON COUNTY, TENNESSEE AND ITS LABOR MARKET AREA

	Number of Workers	Car, Truck	, or Van	Public Transportation	Walked	Other	Worked at	Mean Travel Time to Work
Area	Age 16 and Over	Drove Alone	Carpooled	Including Taxicab	to Work	Means	Home	(Minutes)
Benton Co., TN	6,499	5,212	927	10	69	81	200	27.1
Big Sandy	194	163	19	0	7	3	2	28.1
Camden	1,386	1,165	172	0	7	16	26	19.4
Carroll Co., TN	12,471	10,229	1,622	26	226	145	223	24.1
Decatur Co., TN	5,062	4,041	788	6	48	66	113	25.7
Henderson Co., TN	11,553	9,789	1,268	26	91	114	265	24.6
Henry Co., TN	13,487	11,121	1,728	29	176	103	330	19.9
Houston Co., TN	3,258	2,642	478	15	39	2	82	32.0
Humphreys Co., TN	7,985	6,412	1,202	16	130	45	180	29.8
Perry Co., TN	3,167	2,358	608	6	25	21	149	27.9
Stewart Co., TN	5,080	3,977	849	23	16	129	86	37.2
Area Total	68,562	55,781	9,470	157	820	706	1,628	25.9
Tennessee	2,618,404	2,140,377	328,321	21,168	39,689	21,351	67,498	24.5
United States (1,000)	128,279	97,102	15,634	6,068	3,759	1,532	4,184	25.5



## UNEMPLOYMENT RATES BENTON COUNTY, TENNESSEE AND ITS LABOR MARKET AREA 1990 - 2002

Year	Benton County	Area Total	Tennessee	U.S.
1990	7.6%	7.9%	5.3%	5.6%
1991	9.5%	9.4%	6.7%	6.8%
1992	8.2%	9.0%	6.4%	7.5%
1993	8.3%	7.8%	5.7%	6.9%
1994	7.4%	6.4%	4.8%	6.1%
1995	7.0%	7.9%	5.2%	5.6%
1996	11.0%	9.8%	5.2%	5.4%
1997	8.5%	9.2%	5.4%	4.9%
1998	7.6%	7.8%	4.2%	4.5%
1999	8.2%	7.4%	4.0%	4.2%
2000	8.9%	7.2%	3.9%	4.0%
2001	7.2%	7.5%	4.4%	4.8%
2002	7.2%	8.5%	5.1%	5.8%



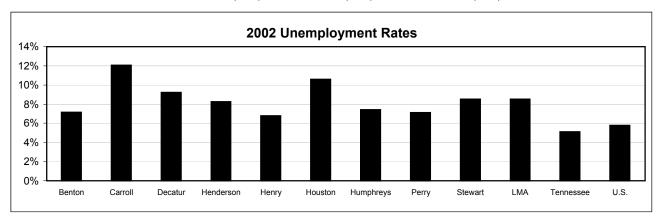
Source: Bureau of Labor Statistics

## LABOR FORCE BENTON COUNTY, TENNESSEE AND ITS LABOR MARKET AREA ANNUAL AVERAGE 2002

Area	Civilian Labor Force	Employment	Unemployment	Unemployment Rate
Benton Co., TN	7,270	6,750	520	7.2%
Carroll Co., TN	12,200	10,730	1,470	12.0%
Decatur Co., TN	5,310	4,820	490	9.2%
Henderson Co., TN	14,190	13,020	1,170	8.2%
Henry Co., TN	14,630	13,640	990	6.8%
Houston Co., TN	2,740	2,450	290	10.6%
Humphreys Co., TN	8,230	7,620	610	7.4%
Perry Co., TN	3,370	3,130	240	7.1%
Stewart Co., TN	4,340	3,970	370	8.5%
Area Total	72,280	66,130	6,150	8.5%
Tennessee	2,926,300	2,776,400	149,900	5.1%
United States	144,863,000	136,485,000	8,378,000	5.8%

#### **JULY 2003 (PRELIMINARY)**

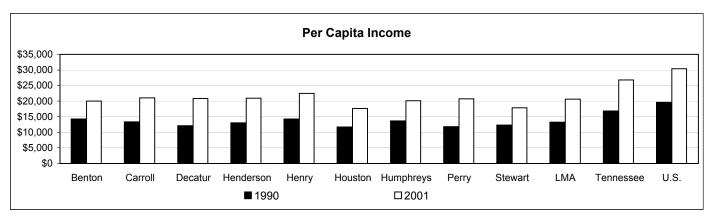
Area	Civilian Labor Force	Employment	Unemployment	Unemployment Rate
Benton Co., TN	7,400	6,390	1,010	13.6%
Carroll Co., TN	12,080	10,580	1,500	12.4%
Decatur Co., TN	5,240	4,690	550	10.5%
Henderson Co., TN	14,300	12,820	1,480	10.3%
Henry Co., TN	14,710	13,320	1,390	9.4%
Houston Co., TN	2,900	2,540	360	12.4%
Humphreys Co., TN	7,770	7,080	690	8.9%
Perry Co., TN	3,220	3,010	210	6.5%
Stewart Co., TN	4,160	3,640	520	12.5%
Area Total	71,780	64,070	7,710	10.7%
Tennessee	2,935,900	2,777,000	158,900	5.4%
United States	147,822,000	138,503,000	9,319,000	6.3%

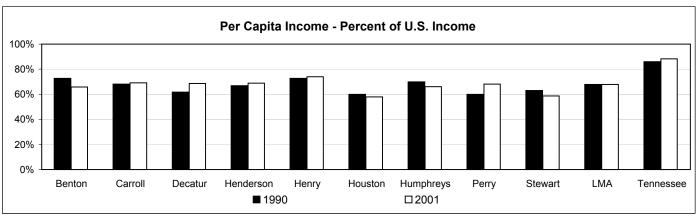


Source: Bureau of Labor Statistics

### PER CAPITA INCOME COMPARISONS BENTON COUNTY, TENNESSEE AND ITS LABOR MARKET AREA

	Per Capi	ta Income	Percent of	Tennessee	Percen	t of U.S.	Constar	nt 1992 \$	Percent Change Constant 1992 \$
Area	1990	2001	1990	2001	1990	2001	1990	2001	1990 To 2001
Benton Co., TN	\$14,220	\$19,994	84.6%	74.6%	72.7%	65.7%	\$15,271	\$15,842	3.7%
Carroll Co., TN	\$13,321	\$21,038	79.3%	78.5%	68.1%	69.2%	\$14,305	\$16,669	16.5%
Decatur Co., TN	\$12,087	\$20,849	71.9%	77.8%	61.8%	68.6%	\$12,980	\$16,519	27.3%
Henderson Co., TN	\$13,063	\$20,977	77.7%	78.2%	66.7%	69.0%	\$14,028	\$16,621	18.5%
Henry Co., TN	\$14,238	\$22,475	84.7%	83.8%	72.7%	73.9%	\$15,290	\$17,808	16.5%
Houston Co., TN	\$11,744	\$17,622	69.9%	65.7%	60.0%	57.9%	\$12,612	\$13,962	10.7%
Humphreys Co., TN	\$13,690	\$20,071	81.4%	74.9%	69.9%	66.0%	\$14,701	\$15,903	8.2%
Perry Co., TN	\$11,754	\$20,725	69.9%	77.3%	60.1%	68.1%	\$12,622	\$16,421	30.1%
Stewart Co., TN	\$12,327	\$17,828	73.3%	66.5%	63.0%	58.6%	\$13,238	\$14,126	6.7%
Area Total	\$13,286	\$20,641	79.0%	77.0%	67.9%	67.9%	\$14,268	\$16,354	14.6%
Tennessee	\$16,808	\$26,808	100.0%	100.0%	85.9%	88.1%	\$18,050	\$21,241	17.7%
United States	\$19,572	\$30,413	116.4%	113.4%	100.0%	100.0%	\$21,018	\$24,097	14.6%





#### PERSONAL INCOME BY MAJOR SOURCE OF EARNINGS BENTON COUNTY, TENNESSEE 2001

Personal income   331,788   Nonfarm personal income   -837		Income (\$1,000)	Percent of Earnings by Place of Work
Parm income   16.594     Per capita personal income (dollars)   16.594     Per capita personal income (percent of total personal income)     Earnings by place of work   139,090   41.9%     less: Personal contributions for social insurance   9,995   3.0%     less: Personal contributions for social insurance   9,995   3.0%     plus: Adjustment for residence   45.447   13.7%     equals: Net earnings by place of residence   174,542   52.6%     plus: Dividends, interest, and rent   62.085   18.7%     plus: Transfer payments   95.161   28.7%     Earnings by place of work     Components of earnings     Wage and salary disbursements   102.048   73.4%     Other labor income   13.298   9.6%     Proprietors' income   23.744   17.1%     Farm proprietors' income   24,712   17.8%     Earnings by industry     Earnings by industry     Earnings by industry     Earnings by industry     Farm earnings   8.37   -0.6%     Nonfarm earnings   139,927   100.6%     Prosetry, fishing, related activities, and other   (D)     Utilities   0   0.0%     Manufacturing   113,434   81.6%     Forestry, fishing, related activities, and other   (D)     Utilities   0   0.0%     Manufacturing   18,375   13.29%     Nondurable goods manufacturing   18,375   13.29%     Nondurable goods manufacturing   18,375   13.29%     Nondurable goods manufacturing   11,545   8.3%     Wholesale trade   4,306   3.19%     Retail Trade   15,873   11.4%     Retail Trade   15,873   11.4%     Retail Trade   15,873   11.4%     Retail Trade   15,873   11.4%     Retail Trade   100   1.8%     Professional and technical services   (D)     Management of companies and enterprises   (D)     Administrative and waste services   (D)     Accommodation and food services   (E,770	Personal income	331,788	
Per capita personal income (dollars)         19,994           Derivation of personal income (percent of total personal income)         139,090         41.9%           Earnings by place of work         9,995         3.0%           plus: Adjustment for residence         45,447         13.7%           equals: Net earnings by place of residence         174,542         52.6%           plus: Dividends, interest, and rent         62.085         18.7%           plus: Transfer payments         95,161         28.7%           Components of earnings         3.24         73.4%           Other labor income         13,298         9.6%           Other labor income         23,744         17.1%           Farm proprietors' income         968         0.7%           Nonfarm proprietors' income         49.83         1.0%           Earnings by industry         4.37         10.6%           Private earnings         139,927         10.6%           Nonfarm earnings         139,927         10.6%           Private earnings         139,927         10.6%           Private earnings         139,927         10.6%           Private earnings         139,927         10.6%           Private earnings         13,34         81.6% <td>•</td> <td>·</td> <td></td>	•	·	
Derivation of personal income (percent of total personal income)   Earnings by place of work   139,090   41,9%   less: Personal contributions for social insurance   9,995   3,0%   plus: Adjustment for residence   45,447   13,7%   equals: Net earnings by place of residence   174,542   52,6%   plus: Dividends, interest, and rent   662,085   18,7%   plus: Transfer payments   95,161   28,7%   Earnings by place of work	Population (persons)	16,594	
Earnings by place of work         139,090         41,9%           less: Personal contributions for social insurance plus: Adjustment for residence         45,447         13,7%           equals: Net earnings by place of residence plus: Dividends, interest, and rent plus: Transfer payments         62,085         18,7%           plus: Dividends, interest, and rent plus: Transfer payments         80,161         28,7%           Earnings by place of work           Components of earnings           Wage and salary disbursements         102,048         73,4%           Other labor income         13,298         9,6%           Proprietors' income         23,744         17,7%           Farm proprietors' income         24,712         17,8%           Farm earnings         968         0,7%           Nonfarm proprietors' income         24,712         17,8%           Earnings by industry           Farm earnings         968         0,7%           Nonfarm earnings         139,927         100,6%           Nonfarm earnings         139,927         100,6%           Prorestry, fishing, related activities, and other         (D)           Mining         0         0,0%           Construction         8,380         6,0%	Per capita personal income (dollars)	19,994	
less: Personal contributions for social insurance   9.995   3.0%   plus: Adjustment for residence   45,447   13.7%   equals: Net earnings by place of residence   174,542   52.6%   plus: Dividends, interest, and rent   62,085   18.7%   plus: Transfer payments   95,161   28.7%   Earnings by place of work   Components of earnings   Wage and salary disbursements   102,048   73.4%   Other labor income   13.298   9.6%   Proprietors' income   23,744   17.1%   Farm proprietors' income   24,712   17.8%   Earnings by industry   Earnings by industry   Farm earnings   139,927   100,6%   Provate earnings   139,927   100,6%   Provate earnings   139,927   100,6%   Provate earnings   134,44   81.6%   Forestry, fishing, related activities, and other   (D)   Utilities   0   0.0%   Construction   8,380   6.0%   Construction   8,380   6.0%   Construction   8,380   6.0%   Construction   11,545   8.3%   Wholesale trade   4,306   3.1%   Retail Trade   15,873   11.4%   Fransportation and warehousing   11,464   8.2%   Information   1,853   1.3%   Finance and insurance   3,800   2.7%   Real estate and rental and leasing   614   0.4%   Professional and technical services   (D)   Administrative and waste services   (D)   Administrative and waste services   (D)   Administrative and waste services   (E)   Administrative and waste services   (E)   (E)   Administrative and waste services   (E)		120,000	44.00/
Pilus: Adjustment for residence   45,447   13.7%   equals: Net earnings by place of residence   174,542   52.6%   college   174,542   52.6%   college   18.7%   college   18.2%   college	3 , 1	•	
equals: Net earnings by place of residence plus: Dividends, interest, and rent 62,085         18.7% plus: Dividends, interest, and rent 62,085         18.7% plus: Dividends, interest, and rent 62,085         18.7% plus: Transfer payments         28.7%           Earnings by place of work           Components of earnings           Wage and salary disbursements         102,048         73.4%           Other labor income         13,298         9.6%           Proprietors' income         23,744         17.1%           Farm proprietors' income         968         -0.7%           Nonfarm proprietors income         24,712         17.8%           Earnings by industry           Farm earnings         83         -0.6%           Nonfarm earnings         139,927         100.6%           Private earnings         139,927         100.6%           Private earnings         139,927         100.6%           Private earnings         139,927         100.6%           Private earnings         0         0           Private earnings         139,927         100.6%           Private earnings         139,927         10.6%           Private earnings         0         0           Private earnings         18,53 <td></td> <td>·</td> <td></td>		·	
Plus: Dividends, interest, and rent plus: Transfer payments   95,161   28.7%		•	
Pulsa		•	
Earnings by place of work   Components of earnings   Wage and salary disbursements   102,048   73,4%   Other labor income   13,298   9,6%   Proprietors' income   23,744   17,1%   Farm proprietors' income   24,712   17,8%   Earnings by industry   Earnings by industry   Earnings by industry   Farm earnings   -837   -0,6%   Nonfarm earnings   139,927   100,6%   Private earnings   100   Private earnings	•	•	
Components of earnings         Total value and salary disbursements         102,048         73.4%           Other labor income         13,298         9.6%           Proprietors' income         23,744         17.1%           Farm proprietors' income         -968         -0.7%           Nonfarm proprietors' income         24,712         17.8%           Earnings by industry           Farm earnings         -837         -0.6%           Nonfarm earnings         139,927         100.6%           Private earnings         113,434         81.6%           Forestry, fishing, related activities, and other         (D)         (D)           Mining         (D)         (D)           Utilities         0         0.0%           Construction         8,380         6.0%           Manufacturing         29,920         21.5%           Durable goods manufacturing         18,375         13.2%           Nondurable goods manufacturing         11,545         8.3%           Wholesale trade         4,306         3.1%           Retail Trade         15,873         11.4%           Transportation and warehousing         11,464         8.2%           Information         1,853		50,101	20.770
Other labor income         13,298         9.6%           Proprietors' income         23,744         17.1%           Farm proprietors' income         24,712         17.8%           Nonfarm proprietors' income         24,712         17.8%           Earnings by industry           Farm earnings         -837         -0.6%           Nonfarm earnings         139,927         100.6%           Private earnings         113,434         81.6%           Forestry, fishing, related activities, and other         (D)         (D)           Mining         0         0.0%           Construction         8,380         6.0%           Construction         8,380         6.0%           Manufacturing         29,920         21.5%           Durable goods manufacturing         11,545         8.3%           Wholesale trade         4,306         3.1%           Nondurable goods manufacturing         11,545         8.3%           Wholesale trade         4,306         3.1%           Retail Trade         15,873         11.4%           Transportation and warehousing         11,464         8.2%           Information         1,853         1.3%	e :		
Other labor income         13,298         9.6%           Proprietors' income         23,744         17.1%           Farm proprietors' income         24,712         17.8%           Nonfarm proprietors' income         24,712         17.8%           Earnings by industry           Farm earnings         -837         -0.6%           Nonfarm earnings         139,927         100.6%           Private earnings         113,434         81.6%           Forestry, fishing, related activities, and other         (D)         (D)           Mining         0         0.0%           Construction         8,380         6.0%           Construction         8,380         6.0%           Manufacturing         29,920         21.5%           Durable goods manufacturing         11,545         8.3%           Wholesale trade         4,306         3.1%           Nondurable goods manufacturing         11,545         8.3%           Wholesale trade         4,306         3.1%           Retail Trade         15,873         11.4%           Transportation and warehousing         11,464         8.2%           Information         1,853         1.3%	·	102,048	73.4%
Farm proprietors' income         -968         -0.7%           Nonfarm proprietors' income         24,712         17.8%           Earnings by industry           Farm earnings         -837         -0.6%           Nonfarm earnings         139,927         100.6%           Private earnings         113,434         81.6%           Forestry, fishing, related activities, and other         (D)         Mining         (D)           Utilities         0         0.0%         Construction         8,380         6.0%         6.0%           Construction         8,380         6.0%		13,298	9.6%
Nonfarm proprietors' income         24,712         17.8%           Earnings by industry         Farm earnings         -837         -0.6%           Nonfarm earnings         139,927         100.6%           Private earnings         113,434         81.6%           Forestry, fishing, related activities, and other         (D)         (D)           Mining         (D)         (D)           Utilities         0         0.0%           Construction         8,380         6.0%           Manufacturing         29,920         21.5%           Durable goods manufacturing         18,375         13.2%           Nondurable goods manufacturing         11,545         8.3%           Wholesale trade         4,306         3.1%           Retail Trade         15,873         11.4%           Transportation and warehousing         11,464         8.2%           Information         1,853         1.3%           Finance and insurance         3,800         2.7%           Real estate and rental and leasing         614         0.4%           Professional and technical services         (D)           Administrative and waste services         (D)         1.3%           Educational services         (D	Proprietors' income	23,744	17.1%
Earnings by industry           Farm earnings         -837         -0.6%           Nonfarm earnings         139,927         100.6%           Private earnings         113,434         81.6%           Forestry, fishing, related activities, and other         (D)           Mining         (D)         (D)           Utilities         0         0.0%           Construction         8,380         6.0%           Manufacturing         29,920         21.5%           Durable goods manufacturing         18,375         13.2%           Nondurable goods manufacturing         11,545         8.3%           Mondurable goods manufacturing         11,545         8.3%           Wholesale trade         4,306         3.1%           Retail Trade         15,873         11.4%           Transportation and warehousing         11,464         8.2%           Information         1,853         1.3%           Finance and insurance         0         0           Real estate and rental and leasing         614         0.4%           Professional and technical services         (D)           Administrative and waste services         1,750         1.3%           Educational services	Farm proprietors' income	-968	-0.7%
Farm earnings         -837         -0.6%           Nonfarm earnings         139,927         100.6%           Private earnings         113,434         81.6%           Forestry, fishing, related activities, and other         (D)           Mining         (D)           Utilities         0         0.0%           Construction         8,380         6.0%           Manufacturing         29,920         21.5%           Durable goods manufacturing         18,375         13.2%           Nondurable goods manufacturing         11,545         8.3%           Wholesale trade         4,306         3.1%           Retail Trade         15,873         11.4%           Transportation and warehousing         11,464         8.2%           Information         1,853         1.3%           Finance and insurance         3,800         2.7%           Real estate and rental and leasing         614         0.4%           Professional and technical services         (D)           Administrative and waste services         1,750         1.3%           Educational services         (D)           Health care and social assistance         (D)           Arts, entertainment, and recreation         (D) <td>Nonfarm proprietors' income</td> <td>24,712</td> <td>17.8%</td>	Nonfarm proprietors' income	24,712	17.8%
Nonfarm earnings         139,927         100.6%           Private earnings         113,434         81.6%           Forestry, fishing, related activities, and other         (D)           Mining         (D)           Utilities         0         0.0%           Construction         8,380         6.0%           Manufacturing         29,920         21.5%           Durable goods manufacturing         18,375         13.2%           Nondurable goods manufacturing         11,545         8.3%           Wholesale trade         4,306         3.1%           Retail Trade         15,873         11.4%           Transportation and warehousing         11,464         8.2%           Information         1,853         1.3%           Finance and insurance         3,800         2.7%           Real estate and rental and leasing         614         0.4%           Professional and technical services         (D)           Administrative and waste services         (D)         1.3%           Educational services         (D)         4.5%           Health care and social assistance         (D)         4.5%           Other services, except public administration         9,036         6.5%	Earnings by industry		
Private earnings         113,434         81.6%           Forestry, fishing, related activities, and other Mining         (D)           Mining         (D)           Utilities         0         0.0%           Construction         8,380         6.0%           Manufacturing         29,920         21.5%           Durable goods manufacturing         18,375         13.2%           Nondurable goods manufacturing         11,545         8.3%           Wholesale trade         4,306         3.1%           Retail Trade         15,873         11.4%           Transportation and warehousing         11,464         8.2%           Information         1,853         1.3%           Finance and insurance         3,800         2.7%           Real estate and rental and leasing         614         0.4%           Professional and technical services         (D)           Management of companies and enterprises         (D)           Administrative and waste services         (D)           Educational services         (D)           Health care and social assistance         (D)           Arts, entertainment, and recreation         (D)           Accommodation and food services         6,270         4.5%	Farm earnings	-837	-0.6%
Forestry, fishing, related activities, and other         (D)           Mining         (D)           Utilities         0         0.0%           Construction         8,380         6.0%           Manufacturing         29,920         21.5%           Durable goods manufacturing         18,375         13.2%           Nondurable goods manufacturing         11,545         8.3%           Wholesale trade         4,306         3.1%           Retail Trade         15,873         11.4%           Transportation and warehousing         11,464         8.2%           Information         1,853         1.3%           Finance and insurance         3,800         2.7%           Real estate and rental and leasing         614         0.4%           Professional and technical services         (D)           Management of companies and enterprises         (D)           Educational services         (D)           Health care and social assistance         (D)           Arts, entertainment, and recreation         (D)           Accommodation and food services         6,270         4.5%           Other services, except public administration         9,036         6.5%           Government and government enterprises	Nonfarm earnings	139,927	100.6%
Mining Utilities         (D)           Construction         8,380         6.0%           Manufacturing         29,920         21.5%           Durable goods manufacturing         18,375         13.2%           Nondurable goods manufacturing         11,545         8.3%           Wholesale trade         4,306         3.1%           Retail Trade         15,873         11.4%           Transportation and warehousing         11,464         8.2%           Information         1,853         1.3%           Finance and insurance         3,800         2.7%           Real estate and rental and leasing         614         0.4%           Professional and technical services         (D)           Management of companies and enterprises         (D)           Educational services         (D)           Educational services         (D)           Health care and social assistance         (D)           Arts, entertainment, and recreation         (D)           Accommodation and food services         6,270         4.5%           Other services, except public administration         9,036         6.5%           Government and government enterprises         26,493         19.0%           Federal, civilian	Private earnings	113,434	81.6%
Utilities         0         0.0%           Construction         8,380         6.0%           Manufacturing         29,920         21.5%           Durable goods manufacturing         18,375         13.2%           Nondurable goods manufacturing         11,545         8.3%           Wholesale trade         4,306         3.1%           Retail Trade         15,873         11.4%           Retail Trade         15,873         11.4%           Information and warehousing         11,464         8.2%           Information         1,853         1.3%           Finance and insurance         3,800         2.7%           Real estate and rental and leasing         614         0.4%           Professional and technical services         (D)         4           Administrative and waste services         1,750         1.3%           Educational services         (D)         4           Health care and social assistance         (D)         4           Accommodation and food services         6,270         4.5%           Other services, except public administration         9,036         6.5%           Government and government enterprises         26,493         19.0%           Federal, civilian<	Forestry, fishing, related activities, and other	(D)	
Construction         8,380         6.0%           Manufacturing         29,920         21.5%           Durable goods manufacturing         18,375         13.2%           Nondurable goods manufacturing         11,545         8.3%           Wholesale trade         4,306         3.1%           Retail Trade         15,873         11.4%           Transportation and warehousing         11,464         8.2%           Information         1,853         1.3%           Finance and insurance         3,800         2.7%           Real estate and rental and leasing         614         0.4%           Professional and technical services         (D)           Management of companies and enterprises         (D)           Administrative and waste services         1,750         1.3%           Educational services         (D)         1.2%           Other services, except public administration         9,036         6.5%           Government and government enterprises         26,493	Mining	(D)	
Manufacturing       29,920       21.5%         Durable goods manufacturing       18,375       13.2%         Nondurable goods manufacturing       11,545       8.3%         Wholesale trade       4,306       3.1%         Retail Trade       15,873       11.4%         Transportation and warehousing       11,464       8.2%         Information       1,853       1.3%         Finance and insurance       3,800       2.7%         Real estate and rental and leasing       614       0.4%         Professional and technical services       (D)         Management of companies and enterprises       (D)         Administrative and waste services       1,750       1.3%         Educational services       (D)         Health care and social assistance       (D)         Arts, entertainment, and recreation       (D)         Accommodation and food services       6,270       4.5%         Other services, except public administration       9,036       6.5%         Government and government enterprises       26,493       19.0%         Federal, civilian       4,514       3.2%         Military       920       0.7%         State and local       21,059       15.1%	Utilities	-	
Durable goods manufacturing         18,375         13.2%           Nondurable goods manufacturing         11,545         8.3%           Wholesale trade         4,306         3.1%           Retail Trade         15,873         11.4%           Transportation and warehousing         11,464         8.2%           Information         1,853         1.3%           Finance and insurance         3,800         2.7%           Real estate and rental and leasing         614         0.4%           Professional and technical services         (D)           Management of companies and enterprises         (D)           Administrative and waste services         1,750         1.3%           Educational services         (D)         1.3%           Health care and social assistance         (D)         1.3%           Health care and social assistance         (D)         4.5%           Other services, except public administration         9,036         6.5%           Government and government enterprises         26,493         19.0%           Federal, civilian         4,514         3.2%           Military         920         0.7%           State and local         21,059         15.1%           State government <td></td> <td>•</td> <td></td>		•	
Nondurable goods manufacturing         11,545         8.3%           Wholesale trade         4,306         3.1%           Retail Trade         15,873         11.4%           Transportation and warehousing         11,464         8.2%           Information         1,853         1.3%           Finance and insurance         3,800         2.7%           Real estate and rental and leasing         614         0.4%           Professional and technical services         (D)         (D)           Management of companies and enterprises         (D)         (D)           Administrative and waste services         1,750         1.3%           Educational services         (D)         (D)           Health care and social assistance         (D)         (D)           Arts, entertainment, and recreation         (D)         (D)           Accommodation and food services         6,270         4.5%           Other services, except public administration         9,036         6.5%           Government and government enterprises         26,493         19.0%           Federal, civilian         4,514         3.2%           Military         920         0.7%           State and local         21,059         15.1% <td><u> </u></td> <td>•</td> <td></td>	<u> </u>	•	
Wholesale trade       4,306       3.1%         Retail Trade       15,873       11.4%         Transportation and warehousing       11,464       8.2%         Information       1,853       1.3%         Finance and insurance       3,800       2.7%         Real estate and rental and leasing       614       0.4%         Professional and technical services       (D)         Management of companies and enterprises       (D)         Administrative and waste services       1,750       1.3%         Educational services       (D)         Health care and social assistance       (D)         Arts, entertainment, and recreation       (D)         Accommodation and food services       6,270       4.5%         Other services, except public administration       9,036       6.5%         Government and government enterprises       26,493       19.0%         Federal, civilian       4,514       3.2%         Military       920       0.7%         State and local       21,059       15.1%         State government       (D)       15.1%		·	
Retail Trade       15,873       11.4%         Transportation and warehousing       11,464       8.2%         Information       1,853       1.3%         Finance and insurance       3,800       2.7%         Real estate and rental and leasing       614       0.4%         Professional and technical services       (D)         Management of companies and enterprises       (D)         Administrative and waste services       1,750       1.3%         Educational services       (D)         Health care and social assistance       (D)         Arts, entertainment, and recreation       (D)         Accommodation and food services       6,270       4.5%         Other services, except public administration       9,036       6.5%         Government and government enterprises       26,493       19.0%         Federal, civilian       4,514       3.2%         Military       920       0.7%         State and local       21,059       15.1%         State government       (D)			
Transportation and warehousing         11,464         8.2%           Information         1,853         1.3%           Finance and insurance         3,800         2.7%           Real estate and rental and leasing         614         0.4%           Professional and technical services         (D)           Management of companies and enterprises         (D)           Administrative and waste services         1,750         1.3%           Educational services         (D)         1.3%           Educational services         (D)         1.3%           Health care and social assistance         (D)         1.3%           Accommodation and food services         6,270         4.5%           Other services, except public administration         9,036         6.5%           Government and government enterprises         26,493         19.0%           Federal, civilian         4,514         3.2%           Military         920         0.7%           State and local         21,059         15.1%           State government         (D)			
Information         1,853         1.3%           Finance and insurance         3,800         2.7%           Real estate and rental and leasing         614         0.4%           Professional and technical services         (D)           Management of companies and enterprises         (D)           Administrative and waste services         1,750         1.3%           Educational services         (D)           Health care and social assistance         (D)           Arts, entertainment, and recreation         (D)           Accommodation and food services         6,270         4.5%           Other services, except public administration         9,036         6.5%           Government and government enterprises         26,493         19.0%           Federal, civilian         4,514         3.2%           Military         920         0.7%           State and local         21,059         15.1%           State government         (D)		•	
Finance and insurance         3,800         2.7%           Real estate and rental and leasing         614         0.4%           Professional and technical services         (D)           Management of companies and enterprises         (D)           Administrative and waste services         1,750         1.3%           Educational services         (D)           Health care and social assistance         (D)           Arts, entertainment, and recreation         (D)           Accommodation and food services         6,270         4.5%           Other services, except public administration         9,036         6.5%           Government and government enterprises         26,493         19.0%           Federal, civilian         4,514         3.2%           Military         920         0.7%           State and local         21,059         15.1%           State government         (D)		•	
Real estate and rental and leasing6140.4%Professional and technical services(D)Management of companies and enterprises(D)Administrative and waste services1,7501.3%Educational services(D)Health care and social assistance(D)Arts, entertainment, and recreation(D)Accommodation and food services6,2704.5%Other services, except public administration9,0366.5%Government and government enterprises26,49319.0%Federal, civilian4,5143.2%Military9200.7%State and local21,05915.1%State government(D)		•	
Professional and technical services         (D)           Management of companies and enterprises         (D)           Administrative and waste services         1,750         1.3%           Educational services         (D)           Health care and social assistance         (D)           Arts, entertainment, and recreation         (D)           Accommodation and food services         6,270         4.5%           Other services, except public administration         9,036         6.5%           Government and government enterprises         26,493         19.0%           Federal, civilian         4,514         3.2%           Military         920         0.7%           State and local         21,059         15.1%           State government         (D)         15.1%		·	
Management of companies and enterprises(D)Administrative and waste services1,7501.3%Educational services(D)Health care and social assistance(D)Arts, entertainment, and recreation(D)Accommodation and food services6,2704.5%Other services, except public administration9,0366.5%Government and government enterprises26,49319.0%Federal, civilian4,5143.2%Military9200.7%State and local21,05915.1%State government(D)	<u> </u>		
Administrative and waste services       1,750       1.3%         Educational services       (D)       1,750       1.3%         Health care and social assistance       (D)       1,750       1			
Educational services         (D)           Health care and social assistance         (D)           Arts, entertainment, and recreation         (D)           Accommodation and food services         6,270         4.5%           Other services, except public administration         9,036         6.5%           Government and government enterprises         26,493         19.0%           Federal, civilian         4,514         3.2%           Military         920         0.7%           State and local         21,059         15.1%           State government         (D)		٠,	
Health care and social assistance       (D)         Arts, entertainment, and recreation       (D)         Accommodation and food services       6,270       4.5%         Other services, except public administration       9,036       6.5%         Government and government enterprises       26,493       19.0%         Federal, civilian       4,514       3.2%         Military       920       0.7%         State and local       21,059       15.1%         State government       (D)			
Arts, entertainment, and recreation Accommodation and food services Other services, except public administration  Government and government enterprises Federal, civilian Federal, civilian Military State and local State government  (D)  4.5%  6.270 4.5%  6.270 4.5%  6.270 4.5%  6.270 4.5%  6.270 4.5%  6.270 6.5%  6.270 6.5%  6.270 6.5%  6.270 6.270 6.5%  6.270 6.270 6.5%  6.270 6.270 6.5%  6.270 6.270 6.5%  6.270 6.270 6.5%  6.270 6.27		٠,	
Accommodation and food services 6,270 4.5% Other services, except public administration 9,036 6.5% Government and government enterprises 26,493 19.0% Federal, civilian 4,514 3.2% Military 920 0.7% State and local 21,059 15.1% State government (D)			
Other services, except public administration 9,036 6.5%  Government and government enterprises 26,493 19.0% Federal, civilian 4,514 3.2% Military 920 0.7% State and local 21,059 15.1% State government (D)		٠,	
Federal, civilian       4,514       3.2%         Military       920       0.7%         State and local       21,059       15.1%         State government       (D)		·	
Federal, civilian       4,514       3.2%         Military       920       0.7%         State and local       21,059       15.1%         State government       (D)	Government and government enterprises	26.493	19.0%
Military         920         0.7%           State and local         21,059         15.1%           State government         (D)	·	•	
State and local 21,059 15.1% State government (D)	,	·	
State government (D)	·		
		•	
	Local government	(D)	

D - Withheld to avoid disclosure of confidential data

Note: Data based on the North American Industry Classification System (NAICS)

#### PERSONAL INCOME BY MAJOR SOURCE OF EARNINGS TENNESSEE 2001

	Income (\$1,000)	Percent of Earnings by Place of Work
Personal income	154,129,629	
Nonfarm personal income	153,837,574	
Farm income	292,055	
Population (persons)	5,749,398	
Per capita personal income (dollars)	26,808	
Derivation of personal income (percent of total personal income)		
Earnings by place of work	112,771,356	73.2%
less: Personal contributions for social insurance	6,826,019	4.4%
plus: Adjustment for residence	-1,321,132	-0.9%
equals: Net earnings by place of residence	104,624,205	67.9%
plus: Dividends, interest, and rent	24,156,310	15.7%
plus: Transfer payments	25,349,114	16.4%
Earnings by place of work Components of earnings		
Wage and salary disbursements	86,654,965	76.8%
Other labor income	9,918,555	
Proprietors' income	16,197,836	
Farm proprietors' income	120,866	
Nonfarm proprietors' income	16,076,970	
Earnings by industry		
Farm earnings	292,055	0.3%
Nonfarm earnings	112,479,301	99.7%
Private earnings	96,830,232	85.9%
Forestry, fishing, related activities, and other	215,901	0.2%
Mining	242,921	0.2%
Utilities	264,682	0.2%
Construction	6,347,873	5.6%
Manufacturing	19,807,419	17.6%
Durable goods manufacturing	11,874,199	10.5%
Nondurable goods manufacturing	7,933,220	7.0%
Wholesale trade	6,259,870	5.6%
Retail Trade	9,115,964	8.1%
Transportation and warehousing	6,310,191	5.6%
Information	2,861,353	
Finance and insurance	6,191,767	5.5%
Real estate and rental and leasing	1,567,417	
Professional and technical services	7,046,939	6.2%
Management of companies and enterprises	1,225,397	1.1%
Administrative and waste services	5,686,792	5.0%
Educational services	1,396,274	
Health care and social assistance	12,926,430	
Arts, entertainment, and recreation	1,485,742	1.3%
Accommodation and food services	4,377,802	3.9%
Other services, except public administration	3,499,498	
Government and government enterprises	15,649,069	13.9%
Federal, civilian	3,506,738	
Military	496,010	
State and local	11,646,321	
State government	3,429,049	
Local government	8,217,272	
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Note: Data based on the North American Industry Classification System (NAICS)

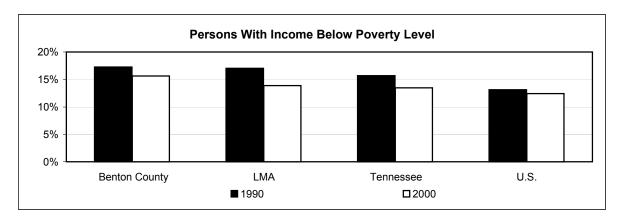
## PERSONAL INCOME BY MAJOR SOURCE OF EARNINGS UNITED STATES 2001

	Income (\$1,000)	Percent of Earnings by Place of Work
Personal income	8,677,490,000	
Nonfarm personal income	8,637,420,000	
Farm income	40,070,000	
Population (persons)	285,317,559	
Per capita personal income (dollars)	30,413	
Derivation of personal income (percent of total personal income)		
Earnings by place of work	6,241,977,000	
less: Personal contributions for social insurance	371,690,000	
plus: Adjustment for residence	-1,093,000	
equals: Net earnings by place of residence	5,869,194,000	
plus: Dividends, interest, and rent	1,637,213,000	
plus: Transfer payments	1,171,083,000	13.5%
Earnings by place of work Components of earnings		
Wage and salary disbursements	4,947,350,000	79.3%
Other labor income	565,535,000	
Proprietors' income	729,092,000	
Farm proprietors' income	20,271,000	
Nonfarm proprietors' income	708,821,000	
Earnings by industry		
Farm earnings	40,070,000	0.6%
Nonfarm earnings	6,201,907,000	
Private earnings	5,207,266,336	83.4%
Forestry, fishing, related activities, and other	18,888,221	0.3%
Mining	52,407,204	0.8%
Utilities	66,861,119	
Construction	392,150,497	
Manufacturing	830,083,506	
Durable goods manufacturing	539,355,012	
Nondurable goods manufacturing	290,728,494	
Wholesale trade Retail Trade	327,809,947 422,807,313	
Transportation and warehousing	206,876,728	
Information	282,847,627	
Finance and insurance	464,118,251	
Real estate and rental and leasing	109,614,193	
Professional and technical services	577,231,982	
Management of companies and enterprises	136,248,825	
Administrative and waste services	240,111,144	
Educational services	77,348,192	
Health care and social assistance	551,332,538	8.8%
Arts, entertainment, and recreation	72,611,542	1.2%
Accommodation and food services	201,106,073	3.2%
Other services, except public administration	176,811,434	2.8%
Government and government enterprises	994,640,664	
Federal, civilian	190,134,000	
Military	79,585,000	
State and local	724,921,664	
State government	205,633,000	
Local government	519,288,664	8.3%

Note: Data based on the North American Industry Classification System (NAICS)

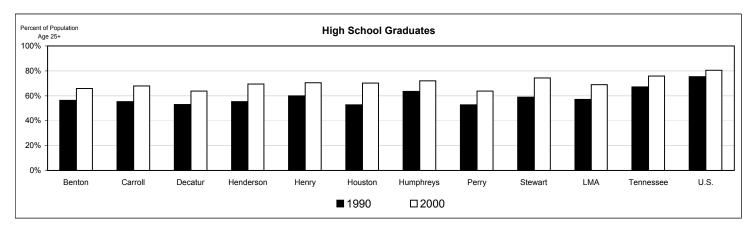
## INCOME AND POVERTY STATUS BENTON COUNTY, TENNESSEE AND ITS LABOR MARKET AREA

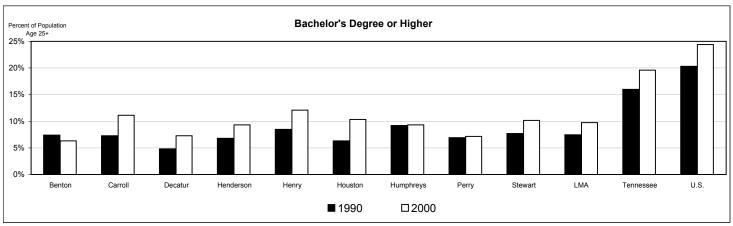
		1990		2000						
Area	Persons for whom Poverty Status has been Determined	Persons with Income Below Poverty Level	Percent Below Poverty	Persons for whom Poverty Status has been Determined	Persons with Income Below Poverty Level	Percent Below Poverty				
Benton Co., TN	14,255	2,458	17.2%	16,249	2,539	15.6%				
Big Sandy	518	139	26.8%	529	111	21.0%				
Camden	3,433	666	19.4%	3,747	621	16.6%				
Carroll Co., TN	26,795	4,260	15.9%	28,670	3,982	13.9%				
Decatur Co., TN	10,302	2,050	19.9%	11,473	1,833	16.0%				
Henderson Co., TN	21,592	3,402	15.8%	25,137	3,114	12.4%				
Henry Co., TN	27,457	5,194	18.9%	30,559	4,364	14.3%				
Houston Co., TN	6,833	1,278	18.7%	7,882	1,430	18.1%				
Humphreys Co., TN	15,630	2,250	14.4%	17,713	1,914	10.8%				
Perry Co., TN	6,458	1,201	18.6%	7,483	1,156	15.4%				
Stewart Co., TN	9,323	1,544	16.6%	12,262	1,526	12.4%				
Area Total	138,645	23,637	17.0%	157,428	21,858	13.9%				
Tennessee United States	4,743,685	744,941	15.7% 13.1%	5,539,896	746,789	13.5% 12.4%				



### EDUCATION STATUS OF PERSONS 25 YEARS AND OVER BENTON COUNTY, TENNESSEE AND ITS LABOR MARKET AREA

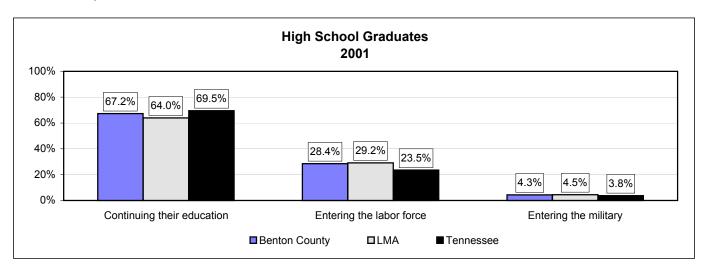
			1990 Data			2000						
Area	Persons 25 Years	High School Graduate Or Higher		Bachelor's Degree Or Higher		Persons 25 Years	High School Graduate Or Higher		Bachelor's Degree Or Higher			
	and Over	Percent	Number	Percent	Number	and Over	Percent	Number	Percent	Number		
Benton Co., TN	9,943	56.3%	5,598	7.4%	736	11,798	65.8%	7,761	6.3%	744		
Big Sandy	362	41.7%	151	4.7%	17	403	61.3%	247	4.0%	16		
Camden	2,600	58.7%	1,525	12.1%	315	2,918	62.0%	1,809	8.2%	238		
Carroll Co., TN	18,434	55.3%	10,194	7.3%	1,346	20,238	67.9%	13,739	11.1%	2,253		
Decatur Co., TN	7,154	52.9%	3,784	4.8%	343	8,247	63.6%	5,248	7.3%	601		
Henderson Co., TN	14,433	55.2%	7,967	6.8%	981	17,140	69.3%	11,882	9.3%	1,597		
Henry Co., TN	19,266	60.0%	11,560	8.5%	1,638	21,791	70.5%	15,359	12.1%	2,637		
Houston Co., TN	4,722	52.8%	2,493	6.3%	297	5,539	70.1%	3,885	10.3%	571		
Humphreys Co., TN	10,429	63.5%	6,622	9.2%	959	12,270	72.0%	8,831	9.3%	1,143		
Perry Co., TN	4,432	52.7%	2,336	6.9%	306	5,209	63.8%	3,321	7.1%	371		
Stewart Co., TN	6,550	58.9%	3,858	7.7%	504	8,486	74.3%	6,305	10.2%	863		
Area Total	95,363	57.1%	54,412	7.5%	7,111	110,718	68.9%	76,331	9.7%	10,780		
Tennessee	3,139,066	67.1%	2,106,313	16.0%	502,251	3,744,928	75.9%	2,843,244	19.6%	732,688		
United States		75.2%		20.3%			80.4%		24.4%			





## SURVEY OF HIGH SCHOOL GRADUATES BENTON COUNTY, TENNESSEE AND ITS LABOR MARKET AREA 2001

	City	County	Private		LMA	Tennessee
	Schools	Schools	Schools	Total	Total	Total
Number of high schools		2		2	18	414
Number of high schools reporting		2		2	16	393
Percent reporting		100.0%		100.0%	88.9%	94.9%
Number of graduates		116		116	1,516	50,431
Number continuing their education		78		78	970	35,040
Percent continuing their education		67.2%		67.2%	64.0%	69.5%
Number entering the labor force		33		33	442	11,865
Percent entering the labor force		28.4%		28.4%	29.2%	23.5%
Number entering the military		5		5	68	1,900
Percent entering the military		4.3%		4.3%	4.5%	3.8%
Other		0		0	46	2,087
Percent of graduates		0.0%		0.0%	3.0%	4.1%
Twelfth grade dropouts		7		7	49	2,380
Total school dropouts		11		11	159	6,545



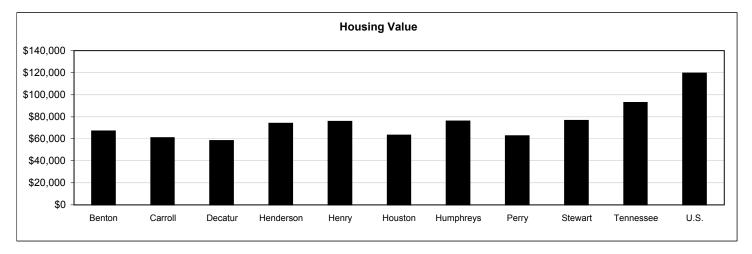
Note: Graduates who did not fit into the categories of continuing their education, entering the labor force, or entering the armed forces, were included in the category of "other". Sub-categories may not add to total graduates due to persons falling into more than one category. These figures represent the intentions of the 2000-2001 graduates.

Dropouts are students who have left school before obtaining their high school diploma and do not plan to continue their education at the present time. Although the survey requested the number of dropouts, many schools subtracted the number of students at the end of the year from the number at the beginning of the year. This methodology could include students who transferred to or from another school.

Source: Tennessee Department of Labor and Workforce Development

### HOUSING PROFILE BENTON COUNTY, TENNESSEE AND ITS LABOR MARKET AREA

				Owner C	Occupied Housin	ng Units	Renter Occupied Housing Units		
	Total Occupied Housing Units		ed Housing Units		Percent of	Median		Percent of	
Area	Housing Units	Housing Units	Percent of Total Housing Units	Housing Units	Occupied Housing Units	Housing Value*	Housing Units	Occupied Housing Units	
Benton Co., TN	8,595	6,863	79.8%	5,527	80.5%	\$67,000	1,336	19.5%	
Big Sandy	300	250	83.3%	181	72.4%	\$44,200	69	27.6%	
Camden	1,858	1,659	89.3%	1,136	68.5%	\$63,000	523	31.5%	
Carroll Co., TN	13,057	11,779	90.2%	9,296	78.9%	\$60,900	2,483	21.1%	
Decatur Co., TN	6,448	4,908	76.1%	3,929	80.1%	\$58,300	979	19.9%	
Henderson Co., TN	11,446	10,306	90.0%	8,169	79.3%	\$74,000	2,137	20.7%	
Henry Co., TN	15,783	13,019	82.5%	10,072	77.4%	\$75,800	2,947	22.6%	
Houston Co., TN	3,901	3,216	82.4%	2,476	77.0%	\$63,300	740	23.0%	
Humphreys Co., TN	8,482	7,238	85.3%	5,641	77.9%	\$76,000	1,597	22.1%	
Perry Co., TN	4,115	3,023	73.5%	2,600	86.0%	\$62,600	423	14.0%	
Stewart Co., TN	5,977	4,930	82.5%	3,904	79.2%	\$76,800	1,026	20.8%	
Area Total	77,804	65,282	83.9%	51,614	79.1%		13,668	20.9%	
Tennessee	2,439,443	2,232,905	91.5%	1,561,363	69.9%	\$93,000	671,542	30.1%	
United States	115,904,641	105,480,101	91.0%	69,815,753	66.2%	\$119,600	35,664,348	33.8%	

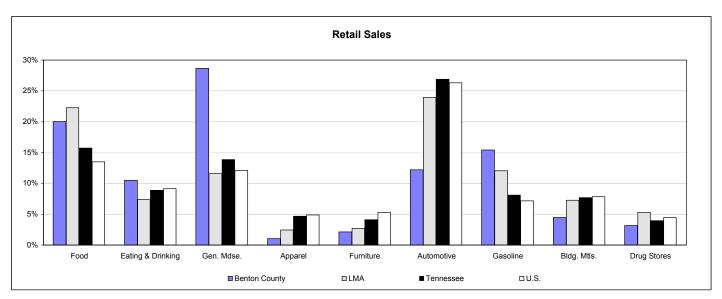


<sup>\*</sup>Specified owner-occupied housing units which exclude mobile homes, houses with a business office, houses on 10 or more acres, and housing units in multi-unit buildings.

V I C E S

## RETAIL SALES BY STORE GROUPS BENTON COUNTY, TENNESSEE AND ITS LABOR MARKET AREA 2001

Area	Total Retail Sales	Food and Beverage Stores	Eating and Drinking Places	General Merchandise	Apparel and Accessories	Furniture and Home Furn.	Motor Vehicle Dealers	Gasoline Service Stations	Building Materials	Health and Personal Care Stores	Other
Benton Co., TN	112,660	22,589	11,831	32,259	1,180	2,421	13,732	17,392	5,042	3,558	2,656
Carroll Co., TN	159,337	33,071	12,759	14,550	3,109	7,236	42,407	18,081	11,864	7,635	8,625
Decatur Co., TN	65,318	9,851	4,447	2,990	831	1,735	24,448	11,431	6,679	1,456	1,450
Henderson Co., TN	234,201	44,012	19,355	22,078	5,969	10,870	69,619	32,609	10,652	9,499	9,538
Henry Co., TN	417,990	97,730	21,007	58,196	18,780	9,765	116,598	17,437	28,690	24,345	25,442
Houston Co., TN	37,539	14,669	3,385	729	303	314	2,419	4,551	3,882	3,847	3,440
Humphreys Co., TN	151,503	28,962	14,006	13,215	379	955	18,896	42,910	15,020	10,969	6,191
Perry Co., TN	28,925	17,246	1,406	1,754	0	177	2,178	2,219	2,092	978	875
Stewart Co., TN	56,209	13,446	4,750	748	122	389	11,978	5,451	7,957	4,784	6,584
Area Total	1,263,682	281,576	92,946	146,519	30,673	33,862	302,275	152,081	91,878	67,071	64,801
Tennessee	76,918,567	12,114,886	6,812,856	10,677,966	3,583,883		20,693,582	6,240,485	5,891,756	3,039,018	
Metro Counties	64,688,495	9,472,345	5,953,394	9,133,295	3,106,147		17,579,806	5,180,780	4,965,557	2,530,942	
Nonmetro Counties	12,230,072	2,642,541	859,462	1,544,671	477,736	340,100	3,113,776	1,059,705	926,199	508,076	757,806
United States (\$Million)	3,658,749	493,963	333,792	441,892	178,525	193,373	961,940	261,964	285,912	163,680	343,707
PERCENT OF TOTAL RETAI	AIL SALES:										
Benton Co., TN	100.0%	20.1%	10.5%	28.6%	1.0%	2.1%	12.2%	15.4%	4.5%	3.2%	2.4%
Area Total	100.0%	22.3%	7.4%	11.6%	2.4%	2.7%	23.9%	12.0%	7.3%	5.3%	5.1%
Tennessee	100.0%	15.8%	8.9%	13.9%	4.7%	4.1%	26.9%	8.1%	7.7%	4.0%	6.1%
Metro Counties	100.0%	14.6%	9.2%	14.1%	4.8%	4.3%	27.2%	8.0%	7.7%	3.9%	6.1%
Nonmetro Counties	100.0%	21.6%	7.0%	12.6%	3.9%	2.8%	25.5%	8.7%	7.6%	4.2%	6.2%
United States	100.0%	13.5%	9.1%	12.1%	4.9%	5.3%	26.3%	7.2%	7.8%	4.5%	9.4%



Note: Retail sales in thousands of dollars unless otherwise noted. Source: Demographics USA 2001

### RETAIL TRADE DATA BENTON COUNTY, TENNESSEE AND ITS LABOR MARKET AREA

Year	Tennessee	Benton TN	Carroll TN	Decatur TN	Henderson TN	Henry TN	Houston TN	Humphreys TN	Perry TN	Stewart TN	Area Total
1972											
1972											
Total Sales (\$1,000)	8,075,005	18,186	37,161	16,172	29,708	44,008	5,249		4,434	7,314	185,565
No. of Establishments Total Personal Income (\$1,000)	24,649 15,568,633	92 40,281	178 84,477	80 28,636	139 58,657	189 84,715	35 18,511	99 46,621	37 15,307	39 25,082	888 402,287
Sales / Establishment (\$1,000)	328	198	209	202	214	233	150		120	188	209
Sales : Income Ratio (%)	51.9%	45.1%	44.0%	56.5%	50.6%	51.9%	28.4%	50.0%	29.0%	29.2%	46.1%
1977											
Total Sales (\$1,000)	13,094,846	31,249	57,927	20,983	43,786	71,316	7,209	40,083	6,706	11,642	290,901
No. of Establishments	26,092	96	197	69	117	200	30		28	40	885
Total Personal Income (\$1,000) Sales / Establishment (\$1,000)	26,886,541 502	78,746 326	138,566 294	47,783 304	100,531 374	158,692 357	31,670 240	. , .	26,396 240	41,103 291	714,889 329
Sales : Income Ratio (%)	48.7%	39.7%	41.8%	43.9%	43.6%	44.9%	22.8%		25.4%	28.3%	40.7%
1982											
Total Sales (\$1,000)	18,825,999	45,140	71,006	29,937	57,348	97,799	11,512	51,073	7,075	13,959	384,849
No. of Establishments	26,073	89	175	61	122	181	30		27	35	815
Total Personal Income (\$1,000)	45,042,508	124,928	232,188	80,487	157,705	246,756	53,510		46,158	65,214	1,149,094
Sales / Establishment (\$1,000) Sales : Income Ratio (%)	722 41.8%	507 36.1%	406 30.6%	491 37.2%	470 36.4%	540 39.6%	384 21.5%		262 15.3%	399 21.4%	472 33.5%
, ,											
1987											
Total Sales (\$1,000)	28,532,933	54,389	101,390	41,496	92,548	140,750	12,327	64,025	12,930	18,403	538,258
No. of Establishments	29,373	90	175	72	134	210	33		30	44	890
Total Personal Income (\$1,000) Sales / Establishment (\$1,000)	66,524,201 971	165,378 604	298,012 579	107,927 576	234,061 691	326,263 670	67,744 374		62,925 431	97,126 418	1,534,960 605
Sales : Income Ratio (%)	42.9%	32.9%	34.0%	38.4%	39.5%	43.1%	18.2%		20.5%	18.9%	35.1%
1992											
Total Sales (\$1,000)	37,508,350	71,022	135,552	49,121	122,267	194,946	18,222	81,289	18,108	31,353	721,880
No. of Establishments	30,582	92	164	81	136	206	36		32	38	879
Total Personal Income (\$1,000) Sales / Establishment (\$1,000)	94,464,753 1,226	228,890 772	437,871 827	147,038 606	323,607 899	461,450 946	93,612 506	- ,	94,936 566	134,618 825	2,167,054 821
Sales : Income Ratio (%)	39.7%	31.0%	31.0%	33.4%	37.8%	42.2%	19.5%		19.1%	23.3%	33.3%
1997											
Total Sales (\$1,000)	50,813,221	92,499	127,432	65,149	177,732	244,578	23,733	110,799	21,537	43,511	906,970
No. of Establishments	24,808	78	121	50	124	167	29	77	27	35	708
Total Personal Income (\$1,000)	125,456,794	298,508	557,002	205,563	471,800	609,541	119,823		138,770	180,189	2,881,232
Sales / Establishment (\$1,000) Sales : Income Ratio (%)	2,048 40.5%	1,186 31.0%	1,053 22.9%	1,303 31.7%	1,433 37.7%	1,465 40.1%	818 19.8%	,	798 15.5%	1,243 24.1%	1,281 31.5%
` '											

Note: Includes only establishments with payroll.

Sources: U.S. Bureau of the Census, Census of Retail Trade, 1972, 1977, 1982, 1987, 1992, 1997 U.S. Bureau of Economic Analysis

### ESTIMATED INLEAKAGE OR OUTLEAKAGE OF RETAIL TRADE BENTON COUNTY, TENNESSEE AND ITS LABOR MARKET AREA

	Benton TN	Carroll TN	Decatur TN	Henderson TN	Henry TN	Houston TN	Humphreys TN	Perry TN	Stewart TN	Area Total	Tennessee
Total Personal Income (\$1,000) Retail Sales (\$1,000)	298,508 92,499	557,002 127,432	205,563 65,149	471,800 177,732	609,541 244,578	119,823 23,733	300,036	138,770 21,537	180,189 43,511	2,881,232 906,970	125,456,794 50,813,221
Sales to Income Ratio (%)	31.0%	22.9%	31.7%	37.7%	40.1%	19.8%	36.9%	15.5%	24.1%	31.5%	40.5%
Comparison area: Tennessee Estimated Inleakage or Outleakage of Retail Trade (\$1,000)	(28,404)	(98,168)	(18,109)	(13,359)	(2,302)	(24,798)	(10,723)	(34,668)	(29,470)	(260,003)	

Based on 1997 Census of Retail Trade and U.S. Bureau of Economic Analysis data.

### SELECTED SERVICES DATA BENTON COUNTY, TENNESSEE AND ITS LABOR MARKET AREA

Year	Tennessee	Benton TN	Carroll TN	Decatur TN	Henderson TN	Henry TN	Houston TN	Humphreys TN	Perry TN	Stewart TN	Area Total
1972											
Total Receipts (\$1,000)	1,381,468	1,065	1,927	663	1,872	4,307	345	1,861	174	446	12,660
No. of Establishments	12,734	32	61	17	47	82	11	45	9	11	315
Total Personal Income (\$1,000) Receipts / Establishment (\$1,000)	15,568,633 108	40,281 33	84,477 32	28,636 39	58,657 40	84,715 53	18,511 31	46,621 41	15,307 19	25,082 41	402,287 40
Receipts : Income Ratio (%)	8.9%	2.6%	2.3%	2.3%	3.2%	5.1%	1.9%	4.0%	1.1%	1.8%	3.1
1977											
Total Receipts (\$1,000)	2,481,059	1,339	2,922	1,002	2,323	5,948	376	3.710	377	553	18.550
No. of Establishments	13,188	27	65	21	38	70	10	46	6	9	292
Total Personal Income (\$1,000)	26,886,541	78,746	138,566	47,783	100,531	158,692	31,670	91,402	26,396	41,103	714,889
Receipts / Establishment (\$1,000)	188 9.2%	50	45	48	61	85	38	81	63	61	64 2.6
Receipts : Income Ratio (%)	9.2%	1.7%	2.1%	2.1%	2.3%	3.7%	1.2%	4.1%	1.4%	1.3%	2.0
1982											
Total Receipts (\$1,000)	6,343,907	6,502	10,037	2,400	6,086	16,270	2,363	8,814	2,309	1,162	55,943
No. of Establishments	21,443	47	85	23	53	112	14	58	17	13	422
Total Personal Income (\$1,000) Receipts / Establishment (\$1,000)	45,042,508 296	124,928 138	232,188 118	80,487 104	157,705 115	246,756 145	53,510 169	142,148 152	46,158 136	65,214 89	1,149,094 133
Receipts : Income Ratio (%)	14.1%	5.2%	4.3%	3.0%	3.9%	6.6%	4.4%	6.2%	5.0%	1.8%	4.9
1987											
Total Receipts (\$1,000)	12,010,161	19,096	17,289	9,324	9,142	37,759	6,308	15,955	8,537	1,706	125,116
No. of Establishments	27,829	61	107	39	76	148	16	61	22	14	544
Total Personal Income (\$1,000)	66,524,201	165,378	298,012	107,927	234,061	326,263	67,744	175,524	62,925	97,126	1,534,960
Receipts / Establishment (\$1,000)	432 18.1%	313 11.5%	162 5.8%	239 8.6%	120 3.9%	255 11.6%	394 9.3%	262 9.1%	388 13.6%	122 1.8%	230 8.2
Receipts : Income Ratio (%)	10.1%	11.5%	5.0%	0.076	3.9%	11.0%	9.5%	9.1%	13.0%	1.0%	0.2
1992											
Total Receipts (\$1,000)	20,409,774	18,230	31,573	26,222	21,004	58,779	11,688	24,696	7,154	4,733	204,079
No. of Establishments	31,953	60	117	51	90	176	20	56	21	19	610
Total Personal Income (\$1,000)	94,464,753	228,890	437,871	147,038		461,450	93,612		94,936	134,618	2,167,054
Receipts / Establishment (\$1,000)	639 21.6%	304 8.0%	270 7.2%	514 17.8%	233 6.5%	334 12.7%	584 12.5%	441 10.1%	341 7.5%	249 3.5%	335 9.4
Receipts : Income Ratio (%)	21.0%	6.0%	1.270	17.0%	0.5%	12.7%	12.5%	10.1%	7.5%	3.5%	9.4
1997											
Total Receipts (\$1,000)	34,186,522	27,054	57,683	38,336	50,950	101,730	17,674	37,422	18,088	10,779	359,716
No. of Establishments	43,603	94	164	83	141	239	33	90	33	32	909
Total Personal Income (\$1,000)	125,456,794	298,508	557,002	205,563		609,541	119,823		138,770	180,189	2,881,232
Receipts / Establishment (\$1,000) Receipts : Income Ratio (%)	784 27.2%	288 9.1%	352 10.4%	462 18.6%	361 10.8%	426 16.7%	536 14.8%	416 12.5%	548 13.0%	337 6.0%	396 12.5
	/v		70			, 0		,	70		.2.0

Note: Includes only establishments with payroll. Labor market area total is the sum of data available for each county in the area. Includes hotels and motels, personal and business services, repair services, amusement and recreation services, health and legal services, educational and social services, and engineering services.

Sources: U.S. Bureau of the Census, Census of Selected Services, 1972, 1977, 1982, 1987, 1992, 1997 U.S. Bureau of Economic Analysis